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LOW-INCOME PROGRAMS REVIEW

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MLA Committee to Review
Low-Income Programs

November 2001

Presented to the Minister of Human Resources and Employment.

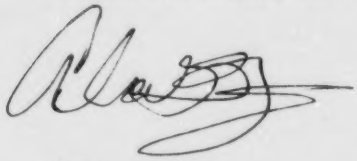
This report represents the input received from the more than 6000 Albertans who participated in the Review of Low-Income Programs.

THE MLA COMMITTEE TO REVIEW
LOW-INCOME PROGRAMS

CHAIR

Thomas A. Lukaszuk, MLA

COMMITTEE MEMBERS



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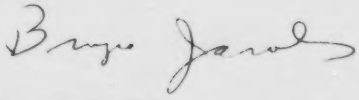

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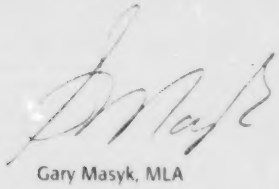

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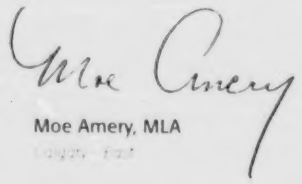

Moe Amery, MLA

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CONTENTS

Executive Summary 3

1 Introduction 11

2 The Review Process 15

3 ISSUE: Adequacy of Financial Support Levels 19

4 ISSUE: Availability and Cost of Housing 33

5 ISSUE: Medical Benefits 45

6 ISSUE: Cost Associated with Raising Children 55

7 ISSUE: Employment and Training Supports 65

8 ISSUE: Service Delivery to Low-Income Albertans 81

9 ISSUE: Information About Low-Income Programs and Services 89

10 Next Steps 93

APPENDIX A: List of Confirmed Workshop Participants 95

APPENDIX B: Programs and Services Available to Low-Income Albertans 103

EXECUTIVE SUMMARY

Introduction

In June 2001, the Honourable Clint Dunford, Minister of Alberta Human Resources and Employment (AHRE) appointed a five-member MLA Committee to review the programs provided by his department for low-income Albertans. The committee members are MLAs Thomas Lukaszuk (Chair), Edmonton-Castle Downs; Moe Amery, Calgary-East; Alana DeLong, Calgary-Bow; Broyce Jacobs, Cardston-Taber-Warner; and Gary Masyk, Edmonton-Norwood.

Focus of the Review

The purpose of the review was to determine whether programs and services for low-income Albertans met their needs and how those programs might be improved. The focus was on AHRE programs: Supports for Independence (SFI), Assured Income for the Severely Handicapped (AISH), Widows' Pension (WP), training and employment programs, Alberta Child Health Benefit (ACHB) and the Extended Health Benefit program, the Family Maintenance Program, and homeless shelters.

The Committee was asked to:

- hear from Albertans about the challenges facing low-income individuals and families;
- consider suggestions for improving programs and supports for low-income Albertans; and,
- make recommendations about AHRE's low-income programs to the Minister.

This report summarizes the input received from Albertans, AHRE clients and staff, and organizations and associations. The recommendations of the MLA Committee will be presented in a separate report.

Consultation Processes

By using a number of different approaches to consult with Albertans, the Committee was able to solicit input from more than six thousand people.

DISCUSSION GUIDE AND QUESTIONNAIRE

"Extending the Alberta Advantage" — a discussion guide and questionnaire — was developed to provide background information and seek opinions on the programs under review. Guides were distributed through government departments and other organizations, and made available through the Internet and by phoning a toll-free number. The guide was advertised in newspapers, and people receiving income support from AHRE were notified about how to obtain a copy. Distribution of the guides began in June 2001 and by mid-August, the committee had received 5,368 completed questionnaires and 391 written submissions. Although the results were not statistically representative of the opinions of Albertans, the questionnaire captured valuable insights and ideas.

FOCUS GROUPS AND SITE VISITS

In late June and early July 2001, the MLA Committee held eight focus groups to hear the views of Albertans receiving income, employment or training supports from AHRE. The sessions were held in Calgary, Edmonton, Grande Prairie, Lac La Biche, Lethbridge, and Red Deer. Another eight sessions were held with AHRE staff in the same communities. The Committee also visited several AHRE service delivery offices to learn more about the programs and services, observe service delivery, and explore issues through informal discussions with staff and low-income Albertans.

WORKSHOPS

During the last three weeks of August 2001, nine workshops were held with representatives from a cross-section of 253 organizations. The workshops were held in Calgary, Cold Lake, Edmonton, Grande Prairie, Lethbridge, Fort McMurray, and Red Deer. The workshops were intended to share the input already received by the MLA Committee, identify any additional issues, and provide participants with an opportunity to work together on solutions.

Building on Strengths

The MLA Committee heard support for directions taken by AHRE in recent years. For example, the Alberta Child Health Benefit received high praise. The bringing together of income, training and employment supports into one department, the increased focus on employment, and the decentralization of service delivery were seen as positive.

Key Issues

Participants in the consultations consistently identified several key issues. These were:

- The **inadequate level of financial support** provided to Albertans who rely on income support.

  Participants pointed out that benefit levels are too low, and many Albertans who rely on income support, especially SFI and AISH, have problems covering their food, shelter, clothing, transportation and other living costs. Having to apply all of their financial resources to everyday living makes it difficult for these Albertans, as well as other low-income Albertans, to deal with financial emergencies.

- The **inadequate supply of affordable housing**, particularly in communities experiencing rapid growth.

  The stock of affordable housing has been reduced due to rising rents associated with Alberta's strong economy, the conversion of rental units to condominiums and the curtailment of investment in social and private rental housing. Income support levels have failed to keep pace with rising shelter costs. Participants reported that a very high proportion of SFI recipients have shelter costs which exceed the shelter allowance. Individuals and families on income support must frequently use their food budget to cover shelter costs, requiring them to turn to food banks and other non-profit organizations, and to get by on less food, or less nutritious food. This raised particular concerns for parents because of the negative impact of poor nutrition on children's health and their ability to learn. These concerns extended to other low-income Albertans.

- **Restricted health care coverage and medical benefits** for low-income adults.

  Low-income Albertans are assisted with health costs through a subsidy on Alberta Health Care premiums and the Alberta Child Health Benefit, which covers children up to age 18. However, many low-income adult Albertans do not have coverage for prescription drugs, eye care, and dental services unless they are on SFI, AISH, or Widows' Pension. The MLA Committee heard that the medical benefits provided for income support clients do not cover all supports needed, such as some prescribed drugs, non-prescription medications and special dental treatment. Consequently, low-income Albertans will often put off seeking medical and dental attention, placing themselves at risk of developing more complicated health problems and possibly losing their jobs.

- **Inadequate support for the costs associated with raising children.**

  Low-income Albertans reported having difficulty paying for childcare and not always having access to licensed day care centres or family day homes. This affects their ability to look for work and keep a job.

Participants pointed out that the additional funding that is provided to SFI recipients for school fees and supplies at the beginning of the school year is insufficient to cover all charges. This results in children doing without school supplies or not participating in certain activities.

- **The need for enhanced or modified employment and training supports for low-income Albertans.**

  The MLA Committee heard that working Albertans who earn a low income but are not eligible for AHRE income support, may also not be eligible for some of AHRE's employment and training programs to improve their skills and job prospects. Many say they are reluctant to take out a student loan to further their education because they are afraid to incur debt for the high costs of training or post-secondary education. This makes it more difficult for them to move into more highly skilled and better paying jobs.

  Participants also reported that although SFI recipients are allowed to earn a certain amount without jeopardizing their benefits, the earnings exemption limits are low. If they return to work, they risk losing benefits such as health coverage, the equivalent of which is not affordable on a minimum or entry-level wage. Add to this the related costs of transportation and childcare, and employment can become less attractive than staying on income support. Participants pointed to the lack of assistance available to bridge the gap between leaving income support and becoming financially independent.

- **The lack of information about available programs and services** for low-income Albertans.

  Participants said that programs and services seem to be provided by a myriad of government and non-government organizations, and information on them is not available from a single source. This often makes it very difficult for low-income Albertans to find out what programs and services are available.

- The **need to simplify service delivery** and for **people to be treated more sensitively** when they turn to AHRE for assistance.

  Low-income Albertans often find it difficult to decipher program eligibility criteria. Although improvements have occurred in recent years, many low-income Albertans reported feeling that government staff do not always respond with understanding or sensitivity to individual limitations and circumstances.

Suggestions of Review Participants

Review participants brought forward many suggestions about how the issues could be addressed. The following is a summary of the key suggestions that were made. These suggestions apply to AHRE and other provincial government departments providing supports to low-income Albertans.

1. **Tie financial support to a Market Basket Measure (MBM) and increase earnings exemptions.**
   - Consider a sliding scale of income supports, where those unable to work receive 100% of the MBM and those able to work receive less, as an incentive to work.
   - Adjust support levels annually to reflect changes in the cost of living.
   - Move to a single income support program which meets the needs of all low-income Albertans.
   - Ensure adequate program flexibility to respond to individual needs and potential.
   - Redesign earnings exemptions to be more of an incentive to work and increase earnings.
2. **Increase funding for shelter costs and respond to community differences.**
   - Extend shelter assistance to low-income Albertans not receiving income support.
   - Ensure community differences in shelter costs are reflected in benefits provided.
   - Provide funding to income support recipients living with family members, to pay for the additional shelter related costs.
   - Provide one-time shelter related costs such as utility hook-ups and damage deposits.
3. **Increase supply of low-income housing.**
   - Increase the supply of subsidized and social housing.
   - Partner with other levels of government to develop a comprehensive policy and funding framework to address the housing needs of low-income Albertans.
4. **Increase childcare supports and options.**
   - Allow non-custodial family members to be paid for childcare.
   - Provide assistance with school expenses to low-income Albertans not receiving income support.
   - Raise the income threshold for eligibility for the Alberta Child Care Subsidy and increase the subsidy.
   - Provide subsidies for parents requiring part-time childcare.
   - Tie the Alberta Child Care Subsidy to the child rather than the provider. Allow parents to use the subsidy for any childcare provider.
   - Extend Family Maintenance services to all low-income custodial parents.

- Strengthen the Maintenance Enforcement Program.
- Increase collaboration among provincial government departments to address child and youth poverty.

5. **Increase access to the Alberta Child Health Benefit (ACHB).**
   - Improve public awareness of the ACHB.
   - Raise the income threshold for eligibility for the Alberta Child Health Benefit.
6. **Expand medical benefit coverage for low-income Albertans and make changes to the Alberta Health Care Insurance Plan.**
   - Introduce a medical benefit program for low-income adults, similar to the ACHB.
   - Provide Extended Health Benefits coverage to SFI recipients expected to work.
   - Eliminate Alberta Health Care Insurance premiums for low-income Albertans.
   - Increase awareness of the existing health care subsidy programs (the Alberta Health Care Premium Subsidy and the Alberta Blue Cross Non-Group Plan).
   - Increase income thresholds for the existing health care subsidy programs.
7. **Enhance employment and training supports.**
   - Expand the array of training and employment supports to include incentives to find work, meet the costs associated with working and to keep jobs.
   - Increase the access to AHRE's employment and training programs for low-income Albertans.
   - Introduce more short-term and part-time training opportunities for all low-income Albertans.
   - Make skills training more accessible and affordable for low-income Albertans.
   - Increase the minimum wage.
   - Provide additional opportunities to assist income support recipients to prepare for training or work.

8. **Simplify programs and improve service delivery.**

   - Increase the ability of AHRE staff to respond to the needs of individuals and families.
   - Ensure all low-income Albertans accessing AHRE supports are fully informed about their options and treated in a caring and compassionate manner.
   - Co-ordinate the array of low-income programs provided by the Alberta government.
   - Implement a "one window" approach for the delivery of provincial government low-income programs.

9. **Improve access to information.**

   - Make information about low-income programs readily available in different formats, recognizing visual and hearing impairments and literacy levels.
   - Establish a single point of entry for information about all government programs targeted to low-income Albertans.

Next Steps

The MLA Committee is preparing a report for the Minister of Alberta Human Resources and Employment which will contain recommendations for change.

INTRODUCTION 1

In June 2001, the Honourable Clint Dunford, Minister of Alberta Human Resources and Employment (AHRE), appointed a five-member MLA Committee to review the programs that support low-income Albertans provided by AHRE.

The members of the MLA Committee to Review Low-Income Programs are:

- **Thomas Lukaszuk**, MLA Edmonton-Castle Downs, who is serving as Chair;
- **Moe Amery**, MLA Calgary-East;
- **Alana DeLong**, MLA Calgary-Bow;
- **Broyce Jacobs**, MLA Cardston-Taber-Warner; and,
- **Gary Masyk**, MLA Edmonton-Norwood.

The purpose of this report is to share what the MLA Committee heard from participants throughout the review process. The Committee's recommendations to the Minister will be presented in a separate report.

The Focus of the Review

The MLA Committee was asked to listen to Albertans about the difficulties low-income Albertans face and to determine if the programs delivered by AHRE continue to meet the needs of low-income Albertans. Specifically, the MLA Committee was asked to:

- Listen to Albertans about the challenges facing low-income individuals and families in our province.
- Consider suggestions about how AHRE's programs for low-income Albertans could be improved.
- Make recommendations to the Minister about how the programs provided by his department could be changed to better serve those with low incomes.

Other Alberta government departments deliver programs that support low-income Albertans, including Children's Services, Justice and Attorney General, Health and Wellness, Seniors, Finance, Revenue, Community Development, and Learning. In addition, federal and municipal governments and community groups also provide programs and services to low-income Albertans across the province. The primary focus of this review was the programs provided by AHRE. However, the MLA Committee was also asked to consider the linkages between AHRE and the programs and services delivered by other Alberta Government departments in its analysis.

AHRE's low-income programs include:

- Programs that provide financial assistance for Albertans in need, specifically Supports for Independence (SFI), Assured Income for the Severely Handicapped (AISH), Widows' Pension (WP), and the Skills Development Program (SDP).
- Training and employment programs that help low-income Albertans to prepare for, obtain, and maintain jobs.
- Programs that provide medical benefits for low-income families (such as the Alberta Child Health Benefit) and for AISH and SFI clients in the Assured Support category who leave income support programs for work (Extended Medical Benefits).
- Programs that administer funding and set standards for homeless shelters for single men and women.
- Family Maintenance, which helps single parents and blended families receiving SFI benefits to obtain an agreement or court order for child support.

Reporting

This is the first of two reports the MLA Committee will submit to Minister Dunford. It reflects what the MLA Committee heard from the individuals, groups, agencies, and AHRE staff who participated in the review. It also presents the suggestions made by participants about how to improve supports for low-income individuals and families in our province. While the primary focus of the MLA Committee was on the programs delivered by AHRE, the MLA Committee has included the issues and suggestions heard during the course of this review that fall within the mandates of other Alberta government departments or other levels of government.

The goal of the Committee is to present the views and opinions of review participants as clearly and accurately as possible. Many of the issues and suggestions captured in this report were heard several times during the course of the review; others were mentioned by only a few review participants or perhaps by only one participant. The Committee has combined some of the more detailed input received into broad categories. No attempt has been made to verify the accuracy of the comments made by review participants.

The MLA Committee's second report includes the Committee's recommendations for changes to AHRE low-income programs and supports, as well as suggestions for other provincial government departments and programs targeted to low-income Albertans.

Overall Observations

Thousands of Albertans were involved in this review. Over 6,000 individuals and groups shared their experiences, insights, and ideas with the MLA Committee by participating in a focus group or workshop, filling out a questionnaire or making a written submission to the Committee. The MLA Committee valued the openness of the many review participants in bringing forward issues and concerns.

The MLA Committee was impressed by the willingness of organizations with different perspectives and interests from various communities to work together to identify and share possible solutions to the challenges facing low-income Albertans.

There was a high level of consistency in the views about seven key issues:

- The **inadequate level of financial support** provided to Albertans who rely on income support.
- The **inadequate supply of affordable housing**, particularly in communities experiencing rapid growth in recent years.
- The **ability of low-income working adults to meet their needs for dental care, eye care, prescription medications, and other medical supports.**
- The **inadequate support to low-income parents for the costs associated with raising children.** Low-income parents face difficulties in accessing flexible and affordable childcare and meeting their children's educational costs.
- The **need for enhanced employment and training supports** for low-income Albertans so they can improve their employment circumstances, achieve greater security in the work force, increase their earnings, and increase their potential to stay off assistance.
- The **need to simplify service delivery** and **for people to be treated more sensitively** when they turn to AHRE for assistance.
- The **lack of information about available programs and services for low-income Albertans** provided by the Alberta government. The **need for co-ordination** among provincial government departments, different levels of government and community organizations to help low-income Albertans maximize their potential for independence.

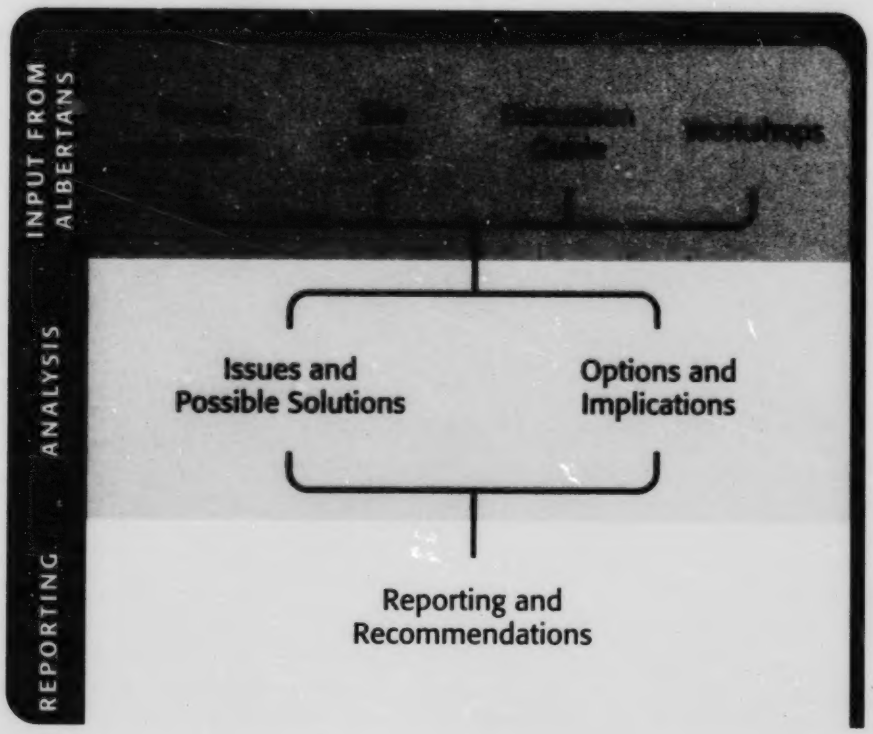
It was evident to the MLA Committee that many review participants were unaware of, or misinformed about, the programs currently available to low-income Albertans. Committee members hope they have contributed to a better understanding of the programs currently available through the information provided in the discussion guide, focus groups and workshops.

The task of addressing the issues facing low-income Albertans is a complex one. Low-income Albertans differ in their life experiences, circumstances and goals. In addition, AHRE's policies and programs are interconnected with those of other Alberta government departments, the federal government, and municipal governments.

The Committee has organized this report by grouping the input received from review participants around the seven key issues. Participants' views and opinions around each issue are discussed first in each section, followed by the suggestions for change. The first suggestions are for changes relevant to AHRE programs, followed by the suggestions for other departments and governments. An attempt has been made to capture all the opinions and suggestions that were received, so as to provide as complete a picture as possible of the views of everyone who participated.

THE REVIEW PROCESS 2

The MLA Committee used a combination of approaches to gain an understanding of the challenges facing low-income Albertans and obtain ideas about how programs could be improved.



Discussion Guide: Setting the Framework for Input

A discussion guide — *"Extending the Alberta Advantage"* — was developed to provide background information about low-income Albertans and the programs provided by AHRE and other provincial government departments. The discussion guide included a questionnaire that asked about the importance of AHRE programs in helping low-income Albertans meet the challenges they face. The questionnaire also asked about the adequacy of AHRE programs that are intended to assist low-income Albertans with their accommodation and medical needs, the cost of raising their children, and to find a job and stay employed.

Copies of the discussion guide were distributed throughout the province when the review was announced in June 2001. In total, 72,500 discussion guides were distributed by request and through organizations working with low-income Albertans, municipalities, MLA constituency offices, AHRE worksites, SFI and AISH Appeal Panel members, Children's Services offices, Family and Community Support Services (FCSS) offices, day care centres and family day homes, and training providers. Albertans currently receiving support from AHRE were informed about accessing the discussion guide and encouraged to participate in the review. In addition, the availability of the discussion guide was advertised in newspapers throughout the province. A Low-Income Review website and toll-free phone number provided additional access to the discussion guide.

By mid-August, the MLA Committee had received 5,368 completed discussion guide questionnaires and an additional 391 written submissions. These were forwarded to Nichols Applied Management Consultants for coding, data capture and analysis.

It should be noted that the discussion guide responses were not statistically representative of the opinions of Albertans because respondents were self-selected and the respondent group was not representative of the provincial population as a whole. However, the responses provided the MLA Committee with valuable insights.

Site Visits and Focus Groups

In late June and early July 2001, the MLA Committee travelled to Calgary, Edmonton, Grande Prairie, Lac La Biche, Lethbridge and Red Deer to hear the views and opinions of Albertans with first hand experience in the programs delivered by AHRE. These Albertans agreed to participate in one of eight facilitated focus group sessions.

In addition, eight focus group sessions were held with AHRE staff in the same communities.

The MLA Committee also visited 16 AHRE service delivery sites throughout the province. These site visits provided the MLA Committee with opportunities to learn more about AHRE programs and services, observe service delivery first hand, and explore issues through informal discussions with staff and low-income Albertans.

Workshops

A cross-section of organizations in the province were invited to have a representative participate in a one-day workshop. In total, 253 organizations indicated they would participate in one of the nine workshops, which were held in the last three weeks of August 2001 in seven communities throughout the province – Calgary, Cold Lake, Edmonton, Fort McMurray, Grande Prairie, Lethbridge and Red Deer. A list of the organizations confirming attendance at the workshops is provided in Appendix A.

The purposes of the workshops were to:

- share the information the MLA Committee received between June and August;
- determine whether there was agreement about key issues identified to date and prioritize issues of particular importance to workshop participants; and,
- provide an opportunity for representatives from organizations with different perspectives and interests to work together to identify possible solutions.

MLA Committee members participated in each workshop. An external consultant facilitated the workshops.

INCOME SUPPORT TO LOW-INCOME ALBERTANS

3

A broad range of income support programs assist low-income Albertans. AHRE income support programs provide financial assistance to Albertans when their income is not enough to meet their basic needs. In addition, a number of other provincial government departments and levels of government offer income support for low-income Albertans. Low-income Albertans face challenges simply because they don't have sufficient financial resources.

Views and Opinions of Review Participants

Income Support Benefit Levels are too Low

The MLA Committee heard that many Albertans who rely on income support, especially Supports for Independence (SFI) and Assured Income for the Severely Handicapped (AISH), find it difficult to cover the costs of their food, shelter, clothing, and other needs with the amount of financial assistance they receive. The MLA Committee also heard that some Widows' Pension (WP) clients and students relying on Skills Development Program (SDP) grants or student loans (from Alberta Learning) find it difficult to live on the amount of financial support they receive.

The discussion guide questionnaire asked about the importance of AHRE income support programs in helping low-income Albertans meet the challenges they face. Over 80% of respondents felt that SFI and AISH are important. A slightly smaller proportion considered the Widows' Pension program to be important.

The MLA Committee heard concerns about the reduction of SFI benefits in 1993, no annual cost of living adjustments, and local and regional cost differences not being reflected in current benefit levels. The general view of

participants was that SFI benefits are inadequate and present a hardship for clients.

Some review participants said low SFI benefit levels may in many cases inhibit independence. They said SFI clients devote much of their energy and time to "getting by" rather than to "getting ahead". It was felt there are enough checks and balances in the system to ensure that those who are no longer in financial need exit the system.

While the MLA Committee heard support and appreciation for the increase in the AISH benefit level in 1999, many Albertans receiving AISH reported they still find it difficult to cover their living costs.

AHRE income support program clients reported they find it difficult to meet the following costs:

- **Shelter and food.** AHRE income support clients reported that an increasing portion of their financial assistance must be applied to meet their shelter costs. A high proportion of SFI recipients reported shelter costs that exceed the shelter allowance. The MLA Committee was informed that frequently clients use a major portion of their food budget to cover shelter costs. Many individuals and families said they deal with this by getting by on less food, or less nutritious food. Many also turn to food banks or other non-profit organizations for help. The shortage of nutritious food in families with children receiving income support was of particular concern because of the impact of poor nutrition on children's health and their ability to learn.

- **Childcare.** The MLA Committee heard that SFI recipients sometimes find it difficult to pay for childcare, for example, when they work at times or live in areas where they do not have access to licensed day care centres or family day homes. This issue is discussed more fully in Section 5.

> **Low-income families have to frequently move due to rising rent. How can they move if they are not assisted with the moving costs?**
>
> Low-Income Review Workshop Participant

- **Required co-payments for prescription drugs and other medical supports not covered under income support programs.** The challenges faced by SFI and AISH clients and other low-income Albertans in meeting their medical and dental costs are addressed in Section 6.

- **Emergencies.** It was brought to the MLA Committee's attention that many low-income Albertans need to apply all of their financial resources to meet their daily living costs and are unable to save to deal with any financial emergencies. The MLA Committee heard that low-income Albertans often have to apply for SFI to meet their needs in emergency situations, even though they have strong reservations about applying for "welfare". It was reported the AHRE offices are usually able to deal with emergency needs very quickly.

- **Transportation.** The MLA Committee heard it is difficult for many income support recipients to meet transportation costs to look for or get to work; shop for groceries, clothing and

other necessities; get to medical appointments, especially if these require travel to another community; and, participate in social and recreational activities. SFI clients living in rural areas report the greatest challenge because there is no public transit system and they often have to travel long distances between communities. The portion of the standard allowance allocated for transportation does not cover the cost of a bus pass in centres where public transportation systems are available.

Some AISH clients whose mobility is restricted say they cannot afford grocery delivery costs or the specialized transportation services they require to get to grocery stores or food banks. They reported AISH recipients are at times unable to get adequate, nutritious food.

- **School fees and supplies.** SFI recipients receive additional funding at the beginning of the school year for their children's school fees and supplies. The MLA Committee heard that the amount provided is often insufficient to cover these costs. Parents indicated their children are either doing without supplies (such as calculators required for some high school math courses) or not participating in certain activities.

- **Moving.** SFI clients said they do not have resources to pay for moving costs when they have to move to less expensive accommodation or closer to work or services.

- **Recreation.** The MLA Committee heard that individuals and families receiving income support find it difficult to be able to afford to participate in recreational and social activities. Participants said that many children in low-income families do not take part in organized sports. They expressed concerns about the lack of resources for recreational and social activities and indicated it was detrimental to the well-being of adults and to the physical, social and emotional development of children. Concerns were also expressed about adults with mental illness not participating in social and recreational opportunities. Social involvement would help them develop the behaviours and communication skills required to enter training programs and succeed.

- **Telephone.** SFI clients were concerned that the requirement that they cover telephone costs from their standard allowance results in some people not having a telephone in their home. This is a concern because they do not have immediate access to a telephone in case of emergencies. It also makes it more difficult for SFI recipients to search for work and increases the risk of some clients becoming socially isolated.

- **Fees for service.** The MLA Committee heard that Alberta Government budget cuts in the 1990's resulted in the introduction of fees for various services. These fees have increased the financial pressures faced by low-income Albertans.

Differences in Benefit Levels between Income Support Programs

Inconsistencies in the eligibility requirements and the amount of financial support provided for the same needs under different AHRE income support programs were reported. Examples were: SFI clients in the Assured Support category receive less support than AISH clients; some SDP students receive more support than SFI clients with similar family circumstances; and, SFI clients who are unable to work receive higher shelter benefits than clients who are able to work. Particular concern was expressed about the low level of support provided to single people. It was felt the general assumption is all single people are easily employable, which often may not be the case.

Review participants indicated levels of financial support were different between Aboriginal people receiving SFI benefits in communities off-reserve and those receiving SFI supports from Aboriginal organizations contracted to deliver SFI to off-reserve members.

The discrepancy between the income support that is provided for seniors in Alberta and the support that is provided by AHRE under SFI and AISH — both for basic living costs and special needs — was also questioned by some review participants.

> **"Rent is a hurdle and there is not enough money for food, health aids, telephones, Christmas, clothing for job searches, recreational or school activities for the children, transportation for job hunting, or to go to parks or churches."**
>
> Written submission to the MLA Low-Income Review Committee

Lack of Flexibility in Income Support Programs

The MLA Committee heard that AHRE's income support programs lack the flexibility to respond to individual needs and circumstances. For example:

- Some AISH clients said they have additional costs, such as for housing, transportation, diet, and support services because of the nature of their disabilities, but they receive a flat rate benefit.
- Some AISH clients with mental illness require personal supports and are not eligible for the services provided by the Persons with Developmental Disabilities (PDD) program. They find it difficult to meet unexpected additional costs with a flat rate benefit.

Earnings Exemptions are Considered Low

- Many review participants indicated that they felt that the current earnings exemptions for SFI clients and AISH recipients who are able to work should be increased.

Allowable Asset Levels are Considered Low

- The requirement for SFI applicants to substantially deplete their assets before they are eligible for support was a concern. Participants indicated it was difficult for Albertans who are temporarily in desperate financial situations to obtain needed financial support.
- Some of those who provided input to this review felt that low-income farmers should be eligible for income support, even though they often have significant assets.
- Concerns about the difference in the assets allowed between the SFI and AISH programs (a maximum of $5,000 as compared to $100,000) were also brought to the attention of the MLA Committee.

> "Clients eat the same and sleep the same but get different amounts of benefit depending on which program they are in."
>
> Low-Income Review Focus Group Participant

Concerns About the Access of Some Groups to Financial Support

The Committee heard concerns about:

- The discontinuation of SFI for the disabled. This has made it more difficult for individuals with brain dysfunction to be integrated into the community. These Albertans face difficulties accessing home care and PDD services.
- The access to financial support for families in break-up or violent situations, until they are able to access the family income to which they are entitled.
- Unsupported 16 and 17 year olds who are not in the child welfare system are ineligible for SFI. Youth under the age of 18 may be eligible for support under the Child Financial Support Program administered by Alberta Children's Services. There are concerns, however, about the amount of financial support available under this program, the access of youth supported under this program to "soft" support and guidance and to training and employment programs.
- The termination of support for children who turn 18 in families relying on SFI. This sometimes results in these children leaving school to work to make up for the loss of family income or, alternatively, seeking SDP funding for a living allowance. There is also concern about these children turning to SFI for income support, having come from a family relying on SFI.
- The ineligibility for SFI benefits of people with no fixed address.
- The ineligibility of people who never married or who are divorced for the Widows' Pension.

Concerns about the Treatment of Child Support

- Parents on SFI and AISH report that they often face difficulties in meeting their family maintenance/child support obligations.
- Custodial parents applying for income support are required to include family maintenance/child support payments as income. Many do not receive the amount of child support they should, or do not receive it regularly.

Concerns About Linkages with Federal Government Programs

Issues that were raised about linkages between AHRE's income support programs and federal government programs included:

- SFI benefits are reduced when there is an increase in the National Child Benefit Supplement. This approach does not result in a net increase to SFI and AISH family income.
- The loss of AISH health benefits by clients whose level of Canada Pension Plan Disability (CPP-D) benefits make them ineligible for AISH.
- The reduction in Widows' Pension benefits when CPP survivor benefits are received.

Other Concerns About AHRE Income Support programs

- AISH benefits are reduced when clients marry or enter into a common-law relationship with someone who has an income.
- AISH being an individual benefit, not a family benefit. This results in some AISH clients transferring to SFI to meet their family's needs.
- SFI clients in Alberta Justice's Fine Options Program not receiving adequate coverage for transportation and childcare costs.
- The $25 per month reduction in the living allowances of SDP students with children to cover the cost of their children being registered for the Alberta Child Health Benefit.
- The inability of many SFI clients to receive assistance with their unpaid utility bills unless they receive a disconnection notice, which often results in a temporary loss of service and additional reconnection fees.

"Being homeless is bad but being lonely is worse. So why isolate us when we are homeless and deny us any benefit?"

Low-Income Review Focus Group Participant

Suggestions About AHRE Programs

INCREASE FINANCIAL SUPPORT

There was a high level of agreement among review participants that the amount of financial support provided by AHRE to Albertans in need should be increased. The most frequent response to the discussion guide question that asked how the programs delivered by AHRE should be changed was to increase the amount of financial assistance provided, especially for SFI and AISH recipients.

> "We deal with 'units of families' rather than the 'whole family'. We are setting them up for failure. Income support issues are whole family issues."
>
> Low-Income Review Workshop Participant

The view of many who provided input to this review was that income support programs should meet the basic needs of individuals and families. A comment heard frequently by the MLA Committee was that Albertans in need of financial assistance should be provided with adequate support to "allow them to live in dignity." Once clients' basic needs are met, it was argued, attention can be focussed on meeting their other needs (for example assistance in finding work).

Another message reported frequently to the MLA Committee during this review was that AHRE's income support programs should be viewed as an investment. Many review participants commented that they felt government should invest a dollar now and save six in the long run. In other words, more consideration should be given to the potential long-term savings to the health care, education and justice systems by increasing the amount of assistance provided to the children, adults, students and families receiving AHRE income support.

MAKE SUPPORT LEVELS RESPONSIVE TO COST DIFFERENCES THROUGHOUT THE PROVINCE AND CHANGES IN THE COST OF LIVING

Respondents commented that financial support levels should vary depending on costs, especially housing costs, in different areas of the province and be adjusted for changes in the cost of living.

TIE FINANCIAL SUPPORT LEVELS TO A DEFINED "MARKET BASKET MEASURE"

Many of the individuals and organizations that participated in this review suggested that the amount of financial support provided under AHRE's income support programs should be tied to an established measure of an acceptable standard of living. Support for income support levels being linked to a defined "Market Basket Measure"[1] (MBM) was particularly strong among representatives of organizations at most of the workshops.

[1] A Market Basket Measure is being developed by the federal government with the participation of the provinces. It includes housing, food, clothing, required medical and dental services, school supplies, transportation, personal hygiene and household supplies, furniture, telephone service, and some reading, recreation, and entertainment. It reflects the costs of living in different size communities across the country.

It was noted that particular care should be taken in establishing income thresholds related to an MBM. A suggestion was made that low-income Albertans, incl ding those with various types of disabilities, and the agencies that serve them, be involved in the development of any market basket measure. Some review participants suggested that the cost of utility hook-ups and damage deposits should be included in the MBM.

Review participants supported the idea that clients should be able to reach the MBM level by combining the income support they receive from AHRE with other income they earn and any training benefits or other income or government transfer they receive. Those unable to work would receive 100% of the MBM, while those able to work would receive less than the MBM as an incentive to work or pursue training.

Some of the individuals and organizations that provided input to this review indicated they were unable to support tying benefit levels to an MBM until they knew more about how the measure would be established and what the MBM would include.

INCREASE EARNINGS EXEMPTIONS

It was frequently suggested to the MLA Committee that the earnings exemption limits under the SFI and AISH programs should be increased. Another suggestion related to earnings exemptions was to change the definition of household income to include only the parents' income, not any of the earnings of teenage dependent children. Earnings exemptions are discussed more fully in Section 7.

USE OTHER APPROACHES TO ESTABLISH INCOME SUPPORT LEVELS

Not all review participants favoured using the MBM to establish the amount of income support AHRE provides to individuals and families in need. Other suggestions for establishing income support levels that were brought forward by review participants included:

- Restore SFI rates to the 1993 level, adjust them for inflation since that time, and tie subsequent adjustments to changes in the cost of living.
- Tie income support levels to Statistics Canada's Low-Income Cut-Off (LICO).
- Benefit levels based on an individual needs assessment.
- Adjust benefit levels annually on the same basis as the Canada Pension Plan.
- Do not reduce SFI benefit levels when there is an increase in the National Child Benefit Supplement.
- Increase the current AISH benefit levels to the same level as seniors' benefits and index them in the same way as seniors' benefits.

- Ensure appropriate coordination of CPP and AISH programs so these programs do not overlap or "play against each other." Some participants suggested that CPP-D benefits be totally exempt under the AISH program.

- Do not consider spousal earnings in determining the amount of AISH support that is provided. Alternatively, increase the level of AISH benefits recipients may retain before their spouse's or common-law partner's income is taken into consideration.

CREATE A SINGLE INCOME SUPPORT PROGRAM

Many review participants commented that they would like to see AHRE's income support programs simplified. They also wanted the differences in benefit levels between programs addressed.

There was significant support for combining the SFI, AISH and Widows' Pension programs into a single income support program with sufficient flexibility to respond to individual needs. Some AISH recipients supported keeping AISH as a separate program.

CONSIDER INDIVIDUAL NEEDS AND POTENTIAL

The importance of income support programs being flexible enough to respond to individual needs and self-supportive ability was stressed. In regards to AISH support levels, suggestions included: recognize the different costs faced by individuals with different types and severity of disabilities; base benefits on a client's current level of function; provide additional benefits for specific needs as they arise; and make support responsive to family needs. There was a specific suggestion that research should be conducted to identify the true costs of living with various levels and types of disabilities.

Other suggestions about increasing the responsiveness of AHRE's income support programs to individual needs included:

- Consider the obligations of individuals to pay child or spousal support when determining the amount of financial assistance they are eligible for under income support programs.

- Consider the obligations of applicants to repay debt in determining how much financial assistance they will receive.

- Consider the additional needs of Aboriginal people when determining the type and amount of support to be provided. Recognize educational and employment skill deficiencies, the loss of community and social supports, the discrimination faced in finding housing and jobs.

- Provide more support for disabled youth moving into AISH.

INCREASE ACCESS TO INCOME SUPPORT PROGRAMS

Suggestions made by review participants to increase access to AHRE's income support programs included:

- Find a way to provide financial support (less shelter allowances) to people living in homeless shelters or without a permanent address.
- Increase the support available to families in transition (for example, people leaving abusive partners) during the period that they do not have access to family resources.
- Make AISH eligibility criteria less restrictive and extend eligibility for AISH to persons with temporary disabilities.
- Speed up the AISH eligibility review process. Potential employment capabilities generally need to be determined before AISH applicants are approved. There is concern that newly disabled people receive less income support during the assessment period.
- Continue to work with Children's Services to address the income support issues of 16 and 17 year olds.
- Increase the allowable asset levels for SFI eligibility.
- Address the difficulty farmers have in accessing income support because of the value of their assets.

> "It does not make financial sense to demand that people give their lifetime investments away in order to be granted temporary financial relief due to their inability to work because of illness."
>
> Written submission to the MLA Low-Income Review Committee

- Provide assistance to allow mothers or fathers of young children to stay at home longer. Suggestions varied: many participants suggested 52 weeks, in alignment with the federal Employment Insurance policy; some suggested two years and others, until children are in school.
- Lower the age of eligibility for the Widows' Pension.
- Open up the Widows' Pension to all people who have lost a spouse through death or divorce. Also open it up to Albertans who were never married.
- Some suggested that access to the Widows' Pension program be reduced. For example, that the income level to qualify be increased, that eligibility be means tested (not just income tested) and that only individuals who were entirely financial dependent on their spouses be eligible.
- Provide a basic AISH allowance for all people with qualifying disabilities.
- Rather than limit assets, reduce AISH benefits by the income generated (or deemed to be generated) by recipients with higher asset levels.

- Introduce a mechanism for reducing AISH benefits when income rises above a certain level, similar to the reduction of Old Age Security benefits. This would remove the need for asset testing and earnings could be examined on an annual basis. This would allow persons with cyclic disabilities such as multiple sclerosis to work when they are able and not have to cycle on and off assistance programs as their conditions change.
- Exempt child support from income when determining SFI eligibility.
- Provide financial assistance for respite care for caregivers who cannot afford it, perhaps through Health and Wellness or as a special allowance as part of SFI or AISH.
- Increase the support provided to former inmates trying to reintegrate into society.
- Raise the SFI and AISH allowable asset levels and reduce the differences in allowable asset levels between these programs.
- Make more non-liquid assets exempt for purposes of determining eligibility for income support programs.
- Increase the amount allowed for vehicles owned by SFI recipients.

INCREASE ACCESS TO EMERGENCY AND ONE-TIME FINANCIAL ASSISTANCE

Specific suggestions made to increase access to emergency financial assistance included:

- Increase access to one-time support for medications for low-income Albertans.
- Allow clients to borrow funds they could repay over time.
- Provide SFI and AISH recipients with more support so they can accumulate some savings.
- Establish a fund so working SFI clients can save some of their earnings for emergencies.
- Provide SFI clients with assistance in paying overdue utility bills before their utilities are disconnected.
- Extend access to "one-time" assistance to all low-income Albertans. For example, increase asset exemption levels and change the treatment of on-going income that has already been spent.
- Do not reduce support when a client is in hospital.

IMPLEMENT A GUARANTEED ANNUAL INCOME

- Some organizations and individuals suggested providing a guaranteed annual income for Albertans who rely on long-term government income support or work in low-income jobs.

OTHER SUGGESTIONS

The MLA Committee received many specific suggestions from review participants about changes to AHRE income support programs.

- Provide supplements in September and December to meet seasonal demands faced by low-income families with children.
- Provide AISH recipients with similar access as SFI clients to some supplementary benefits, for example medical transportation benefits. Participants said this would address the issue of AISH clients transferring to SFI in order to be eligible for support to meet additional costs.
- When child support is paid for a child whose custodial parent receives SFI, any amount in excess of what SFI provides in child benefits should go to the child, rather than to the government.
- Stop deducting $25 per month from the living allowances of SDP students with children registered for the Alberta Child Health Benefit.
- Exempt small gifts and assistance from family.
- Provide a recreation/child development allowance.
- Provide a clothing allowance.
- Consider the need of Albertans to pay fees for various government services in determining financial support levels.
- Provide SFI clients with an allowance for telephone services.
- Consider transportation as a basic need. Provide a separate transportation allowance for SFI recipients, based on client needs and local circumstances.
- Increase the assistance provided to help AISH clients to meet their transportation needs.
- Provide bus passes for individuals and families in communities where there is public transportation. It was suggested that AHRE work with municipalities to subsidize public transit (where it is available) for all low-income Albertans.
- Permit allowable transportation costs to include operating a vehicle in communities where there is no public transportation.
- Provide bus tickets to other communities, in instances where travel or moving to another community would be in the best interests of clients.

- Allow non-smoking AISH recipients to apply for a bonus.
- Provide in-home housekeeping support for disabled clients.
- Consider providing participation allowances to clients, especially those who have been unemployed for some time. This would serve as an incentive to get involved in volunteer, social and recreational activities and potentially increase client's self-esteem, general health and well-being.
- Provide coverage for funeral expenses under Widows' Pension.
- Allow widows to receive their deceased partners' full pensions.
- Provide increased financial support to help SFI recipients involved in the Fine Options Program with their transportation and childcare costs.
- Take the need of applicants to repay debt into consideration when determining the amount of financial assistance to be provided.
- Increase modified AISH benefits to cover additional charges and personal expenses (for example, the cost of social activities) of recipients living in long-term care facilities.
- Work with families to plan and implement policies that encourage them to improve the standard of living of a family member on AISH. For example, make special provisions to the asset testing guideline for AISH so that parents may set aside money in their wills for children with disabilities.

Suggestions About Other Departments and Governments

- Restructure the AISH entitlement with a disability tax credit.
- Increase the disability tax credit to 100%.
- Make AISH support taxable income and remove personal earnings limitations.
- Increase the amount of support provided to low-income seniors.
- Reduce the age of entitlement for seniors' benefits to 60.
- Do not tax seniors' pension income.
- Require home-owning seniors to take out reverse mortgages before being considered for any government income support.
- Lobby the federal government for the northern residents deduction to be available to Fort McMurray residents.
- Provide more tax relief for all low-income Albertans. Increase the basic personal tax exemption.

- Do not tax child support and alimony payments.
- Create a forgivable loans program for low-income Albertans (for example, loans to help start small businesses).

AVAILABILITY AND COST OF HOUSING

4

Alberta's rapid growth in recent years has led to shortages in housing, including social housing, which means increases in costs and waiting lists. Rising costs cause particular hardship for low-income Albertans.

Views and Opinions of Review Participants

The MLA Committee heard that the factors contributing to the shortage of affordable housing in Alberta include:

- Increased demand for rental accommodation due to the influx of people to Alberta because of our strong economy.
- Reduced developer investment in rental units in favour of investment in private housing. In many communities existing rental units are being converted to condominiums.
- The limited investment in social housing in Alberta in recent years.

Inability to Meet Housing Costs

A common theme in the focus groups, workshops, and written submissions was concern that the financial assistance provided under AHRE's income support programs is often insufficient to allow recipients to obtain affordable or adequate housing.

The concept of a province-wide shelter allowance does not recognize regional and community differences in market rental rates. In some communities, SFI shelter allowance rates are reasonable. In other communities, they are inadequate. Over 80% of the discussion guide respondents felt AHRE does not provide enough support for low-income Albertans to meet their accommodation needs. In particular, SFI shelter allowances for single people are considered to be insufficient. Many singles

are unable to find inexpensive accommodation. There is concern that some individuals with mental health or addiction problems are homeless.

Participants indicated that many AHRE income-support clients have had to move to less-expensive accommodation, sometimes to over-crowded places that are in poor condition. Some have moved to places where they do not feel safe or are sharing accommodation, even though this may not be in their best interests. Those who move to cheaper accommodation away from medical services, jobs, or schools often face increased transportation costs. The MLA Committee was advised that it is common for AHRE income support clients to reduce their spending on other necessities, food in particular, in order to be able to afford shelter.

Some of those who provided input to the MLA Committee raised concerns about the detrimental effects of frequent moves on the ability of low-income adults and children to develop and maintain friendships and social support networks. Concerns were also expressed about the potential negative effects of frequent moves on the educational achievement of children.

Many low-income Albertans who participated in this review spoke of their concern about the high cost of utilities. Although they expressed their appreciation for the support provided by the Alberta government over the past year to shelter Albertans from higher energy costs, they indicated some low-income Albertans still find it difficult to pay their utility bills. Those who fall into arrears with their payments face the risk of having their utilities disconnected.

Specific concerns that the MLA Committee heard about housing matters included:

RANGE OF HOUSING OPTIONS

- There is a limited range of housing options available for low-income Albertans.
- Single SFI recipients, single parents, disabled persons, Aboriginal people, and disabled people with guide dogs face particular difficulties in finding suitable, affordable accommodation.

FINANCIAL SUPPORT FOR HOUSING

- SFI policy restricts clients from being able to pay other family members for accommodation. Often other family members also have limited resources and tensions can develop when SFI clients are not contributing to a family's shelter costs.
- The inadequacy of the SFI housing allowance for families. Some SFI clients are reportedly unable to afford accommodation that would allow their children to have their own room. As a result, Children's Services will not return the children to their parents' care.

- The inadequacy of overall levels of support under other income support programs (i.e. AISH, Widows' Pension) to allow recipients to meet their housing.
- Inconsistencies among programs about the percentage of income that should be applied to meeting housing costs.
- The requirement that SFI recipients pay their utilities from their shelter allowance and that the shelter allowance is not increased when utility costs increase.
- The limited availability of support for damage deposits.
- The limited availability of funding for AISH clients for modifications to their home as a result of their disability, and for all income support clients for home maintenance.
- The need for adequate support for individuals admitted to an extended care facility so that they can continue to meet the additional costs on their homes.
- The timing of the receipt of AISH benefits, which is reportedly sometimes problematic for people making the transition from a hospital to the community.

> "We pay three-quarters of our benefits for housing... Housing authorities require one-third of your income for rent for subsidized housing. Why such a difference?"
>
> Low-Income Review Focus Group Participant

SUBSIDIZED SOCIAL HOUSING

- The age of Alberta's current stock of social housing, and the waiting lists of up to three or four years to get into social housing units.
- The shortage of subsidized housing in rural communities.
- The portion of their income that tenants are expected to pay (30%) for subsidized housing.
- The inclusion of child support in income for the purposes of determining eligibility for — and the amount to be paid for — subsidized housing.
- The shortage of social housing units that can accommodate the "hard-to-house." For example, those with chronic mental illness, addiction problems, or criminal records are often unable to find housing.
- The shortage of affordable accommodation that includes a support/supervision component, for AHRE clients with a mental illness who need a safe place to live.
- The shortage of wheelchair accessible housing.
- The shortage of regional de-toxification facilities in Alberta.
- The shortage of public housing for seniors.

HOMELESS SHELTERS

- The access of street youth to safe accommodation. The inability of homeless youth under the age of 18 to stay in some shelters has resulted in homeless youth sleeping in parks or staying with friends in some communities. Youth are often reluctant to approach Children's Services because they believe that the only option offered by Children's Services will be for them to return to their parents, which they do not consider a suitable alternative.
- The unfavourable conditions in some of the homeless shelters in the province (e.g., crowding, security, limited accessibility).
- The length of time that some residents stay in homeless shelters, often because they are unable to get into subsidized housing. Some review participants emphasized homeless shelters are not an acceptable long-term solution to homelessness.
- The inappropriateness of homeless shelters for families and the difficulty homeless families have in finding shelter. In some communities, churches offer shelter for homeless families. However, families are unable to stay in facilities provided by the churches for extended periods of time.
- The use of shelters by people who are either working or capable of working.
- The lack of access to shelters during the day.
- The inadequate linkages between shelters and support programs to help shelter residents deal with the underlying causes of their homelessness, for example, substance abuse problems and Fetal Alcohol Syndrome.

EMERGENCY HOUSING

- The shortage of emergency housing for women, men, and families, especially in rural areas.
- The limited access to emergency damage deposits under the SFI program.

RENT SUPPLEMENT PROGRAM

- The difficulty housing authorities experience in finding landlords who are willing to participate in the rent supplement program.

Suggestions About AHRE Programs

INCREASE SHELTER FUNDING IN INCOME SUPPORT PROGRAMS

- Increase SFI shelter rates.
- Increase assistance levels to allow clients to live independently and not have to share accommodation with others.
- Provide SFI clients living with family a shelter allowance so they are not a burden on their family.
- Do not penalize those sharing accommodation by reducing their shelter allowance.
- Provide damage deposits for all low-income Albertans on a case-by-case basis. Other suggestions included providing loans for damage deposits, allowing SFI and AISH clients to save a portion of their earnings to use for future damage deposits, and providing damage deposits for SFI clients on a recovery basis.
- Cover the first month's rent for low-income Albertans not receiving SFI.
- Cover utility hook-up costs or provide subsidies for people requiring utility hook-ups for the first time.
- Cover some other household start-up costs for AISH clients (e.g., clients moving from in-patient facilities or shelters to the community).
- Provide SFI recipients with an allowance to buy furnishings, appliances, bedding and other necessary household items.
- Provide SFI and AISH recipients with support before their utilities are disconnected.
- Reward income support recipients who get and keep jobs with better housing options.
- Recognize that family members who need to spend time in extended care facilities still have to pay the overhead on their homes.
- Subsidize utilities.
- Assist students with their housing costs in the summer.
- Do not require people to use all of their savings before assisting with shelter costs.

RESPOND TO CHANGES AND DIFFERENCES IN SHELTER COSTS

- Provide sufficient funds to cover actual rent or mortgage costs for individuals and families receiving income support.
- Monitor the proportion of income that low-income Albertans spend on housing. Ensure that benefit recipients do not pay more than 30% of their income on housing.
- Provide separate shelter and utilities allowances for SFI recipients and make both responsive to increases in costs.
- Provide for differences in the cost of shelter between communities throughout the province.

PROVIDE A SHELTER SUBSIDY FOR ALL LOW-INCOME ALBERTANS

- Provide a shelter subsidy for all low-income Albertans, not only those receiving income support.
- Replace the rent supplement program with a shelter subsidy program that would allow the subsidy to follow the individual instead of the landlord.

INCREASE THE RANGE OF HOUSING OPTIONS FOR ALBERTANS IN LOW-INCOME PROGRAMS

- Allow income support recipients to rent space in their homes, without penalty to their benefit.
- Provide dorm-style housing for singles.
- Encourage clients to move to less costly rural housing.

GIVE MORE CONSIDERATION TO INDIVIDUAL HOUSING NEEDS AND PREFERENCES

- Recognize that low-income individuals, including those with disabilities and families, have different accommodation needs and preferences.
- Provide income support recipients with more input into decisions about their housing needs. For example, consider proximity to schools, jobs, family, and friends, and the privacy needs of clients.
- Allow for greater flexibility in providing assistance for shelter costs, so shelter responds to individual requirements.
- Increase the allowable value of a home for AISH eligibility.

HELP LOW-INCOME ALBERTANS FIND SUITABLE HOUSING

- Develop and support organizations that could assist low-income families to find housing.
- Compile a database of acceptable housing to assist clients in finding housing.
- Provide low-income Albertans with funding for transportation to aid them in searching for suitable affordable housing.
- Provide parents using abuse shelters more than three weeks to find other housing.

INCREASE ACCESS TO EMERGENCY AND TRANSITIONAL HOUSING

- Give SFI and AISH workers access to emergency funds, with appropriate controls, to ensure that suitable housing is available for low-income Albertans (e.g., damage deposits, utility deposits, rent arrears if homelessness is threatened).
- Establish an emergency housing program.
- Develop policies and provide funding for youth emergency shelters, with integrated services, to take care of youth issues in a comprehensive manner.
- Create more transitional housing for youth. This would reduce the use of emergency beds in shelters for transitional housing.
- Establish more emergency shelters for abused women. Also develop transitional housing for abused women to help them to move safely into the community.

PROVIDE SUPPORT TO INCREASE HOUSING STABILITY

- Provide support to help low-income renters be responsible tenants. Visit clients in their homes to assess if they are maintaining their accommodations adequately.
- Consider making rent payments directly to landlords for income support recipients who have a history of non-payment so that clients are assured a place to live.
- Consider making utility payments directly on behalf of clients.

INTEGRATE HOUSING AND SOCIAL SUPPORTS

- Coordinate income support programs with transitional housing, emergency shelters, group homes, and social housing to provide more comprehensive coverage for clients' needs.
- Link housing to other community supports required by individuals or families.
- Develop an integrated strategy to eradicate homelessness in our province. This might initially involve expanding temporary shelters. Over time, future strategies should look at solutions such as long-term treatment programs, to re-integrate those who have been homeless.
- Provide shelter residents with training (e.g. lifeskills, employment training).
- Provide accommodation with a support/supervision component for clients with mental illness.
- The AISH program should adopt the recommendations of the Long Term Care Policy Advisory Committee for community-based housing options and support strategies.
- Establish more group homes or supported living facilities in small communities to allow psychiatric patients to remain in their communities and near their families.
- Re-institutionalize the mentally ill who cannot care for themselves independently.

IMPROVE SHELTER CONDITIONS

- License and inspect all shelters to ensure they adhere to standards.
- Increase the funding to shelters. Provide more funding to shelters for recreation and leisure activities for residents.

INCREASE SUPPORT FOR MOBILITY AIDS AND HOME ADAPTATIONS

- Review AHRE policies regarding funding of mobility aids and home adaptations for low-income Albertans.

Suggestions About Other Departments and Governments

INCREASE THE SUPPLY OF LOW-INCOME HOUSING

- The federal, provincial and municipal governments should work together to develop a comprehensive policy and funding framework to address the long-term housing needs of low-income individuals and families, including the homeless.
- Ensure coordination of provincial government departments so the housing needs of low-income Albertans are met.
- Determine current housing needs and set targets for the construction of additional housing and the refurbishment of sub-standard units.
- Ensure there is subsidized housing in each community.
- Provide incentives to encourage private sector investment in low-income housing such as tax credits, low-cost mortgages, land subsidies, interest-free loans, and capital grants.
- Require developers to build more low-income housing. For example, a certain portion of all new housing developments must be low-income housing (i.e., integrated communities).
- Encourage housing authority members to work with community agencies and low-income families to find solutions in communities.
- Provide a means to link charitable, government and private investment in affordable housing.
- Require municipalities to allocate a certain percentage of land for low-income housing.
- Encourage municipalities to change their bylaws to allow more suites/apartments in homes.
- Provide grants to municipalities to build and operate social housing.
- Provide more incentives to non-profit organizations to build and operate social housing.
- Municipalities should "speed up" the development and permit-approval process.
- Require municipalities to have bylaws stipulating that a percentage of the rental units in their municipality are accessible for disabled and low-income Albertans.
- Encourage municipalities to require that a certain proportion of new housing units will be low-income housing.

- Require municipalities to develop low-income housing lots on a cost-recovery basis. Ongoing lot servicing costs could be paid by the province.
- Consider housing availability when making college or university expansion decisions.

MAKE HOME OWNERSHIP MORE AFFORDABLE

- Remove the education tax from the property tax to make housing more affordable.
- Re-establish programs that help seniors stay in their homes longer. For example, provide seniors with a property tax or education tax rebate.
- Create a provincial co-op housing program, as co-ops help to create self-sustaining environments for residents.
- Provide more opportunities for low-income Albertans to own their own homes. For example, mortgage subsidies, matching grants or loans for down payments, and rent-to-own programs. Provide funding to support Habitat for Humanity. Investigate implementing a program such as the Home of Your Own (HOYO) program in the United States.
- Offer incentives (through tax credits, rebates or home improvement grants) to encourage people to sell their homes to low-income individuals or families. This would promote the succession of older suitable housing to lower income families, rather than to landlords.

INCREASE THE ACCESS OF INCOME SUPPORT CLIENTS TO SUBSIDIZED HOUSING

- Review the system used to assess applicants for subsidized housing, where those who are working are awarded more points.

INCREASE FINANCIAL ACCESSIBILITY TO SUBSIDIZED HOUSING

- Change the required percentage of income that tenants in subsidized housing facilities need to pay from 30% of gross income to 25% of net income.
- Do not include child support payments in the calculation of income for subsidized housing.
- Allow people living in subsidized housing who obtain employment a transition period of six months before rent is increased to 30% of income.

INTRODUCE RENT CONTROLS

- Introduce rent controls to prevent further increases in rental rates in the private housing market.

EXPAND THE RENT SUPPLEMENT PROGRAM

- Increase the number of private sector buildings available for rental assistance, with strict guidelines and safety inspections to ensure that minimum standards are met.

PROVIDE BETTER PROTECTION FOR TENANTS

- Review Alberta's *Landlord and Tenant Act* to provide more protection for tenants. Take steps to reduce discrimination by landlords, on the basis of race, marital status, or source of income.
- Enforce public health regulations and hold landlords responsible for the condition of their buildings.

INCREASE SUPPORT FOR HOME MAINTENANCE AND MODIFICATION

- Expand the Home Adaptation Program to cover more types of modifications. Review and increase the $5,000 maximum available under this program for home modifications.
- Improve access to funding for home maintenance or emergency repairs. For example, offer home improvement grants for low-income Albertans.
- Provide seniors with more home repair support so they can stay in their homes longer.

PROVIDE ASSISTANCE WITH UTILITIES COSTS

- Control the cost of utilities or provide an ongoing program that provides low-income Albertans with relief from utility cost increases.

MEDICAL BENEFITS 5

Anyone can find it difficult to cover the cost of unforeseen medical expenses. When these expenses are combined with lower incomes, financial hardship is often a result.

Views and Opinions of Review Participants

The MLA Committee heard that the assistance with medical costs provided by AHRE is considered to be important. Over 80% of discussion guide respondents felt that the Extended Health Benefits and Alberta Child Health Benefit programs were important.

Views were mixed about the adequacy of the support that AHRE provides to help low-income Albertans meet their medical needs. Approximately 33% of the discussion guide respondents felt that they were adequate, while approximately 55% felt that they were inadequate. The remainder responded "no opinion" to the question about whether AHRE provides enough support for low-income Albertans to meet their medical needs.

Alberta Child Health Benefit

The Alberta Child Health Benefit (ACHB), introduced by AHRE three years ago, was highly praised during the course of this review. The availability of this program eases the concerns of low-income parents about being able to provide essential diabetic supplies, dental care, optical care (including glasses), or emergency ambulance services for their children. It also reduces some of the fear of income support clients about moving off assistance by providing them with assurance that their children's health will not be put at risk.

The Alberta Child Health Benefit was widely recognized by the people who participated in the focus groups and workshops held as part of this review as the single most important "insurance blanket" the government has provided for low-income families in Alberta. There was widespread support

for this "insurance blanket" to be extended to low-income adults, whether or not they have dependent children.

However, there were some concerns about the Alberta Child Health Benefit that were brought to the attention of the MLA Committee. These included:

- The apparent low level of awareness of the program among low-income families.
- The lack of coverage for children living at home after they turn 18.
- The ineligibility of children of family class immigrants for the Alberta Child Health Benefit.
- The income eligibility level for the Alberta Child Health Benefit program and the strict income cut-offs for the program.
- The breadth of prescription drug coverage under the program.
- The lack of coverage of many non-prescription items (for example, sunscreen, vitamins, over-the-counter cold remedies).

Access of Low-Income Adults to Supplementary Medical Benefits

The MLA Committee heard concerns about the ability of low-income adults to afford coverage for the types of medical benefits provided for children under the Alberta Child Health Benefit. Many low-income adults work in part-time or low-paying full-time jobs and do not have coverage for supplementary medical benefits through their employers. Some AHRE staff reported that they encounter many low-income Albertans seeking support only to pay for prescriptions. Subsidized coverage for some supplementary medical benefits is available through the Alberta Health and Wellness Blue Cross Non-Group Plan. However, the cost of the premium is beyond the reach of many low-income families and the income thresholds for coverage under this plan are so low that they exclude many low-income adults from qualifying. The income cut-offs for eligibility for subsidized Alberta Blue Cross coverage are significantly lower than those for the Alberta Child Health Benefit. There is also a co-payment requirement for prescription drugs under the plan and a waiting time before coverage starts. It was mentioned to the MLA Committee that co-payments for expensive drugs are often prohibitive for low-income Albertans, resulting in some going without medications that they need. Another concern of review participants was that the Alberta Blue Cross Non-Group Plan does not cover dental services or eyeglasses.

> "The Alberta Child Health Benefit is wonderful!"
>
> Low Income Review Focus Group Participant

Alberta Health Care Insurance Plan

The MLA Committee also received comments about the Alberta Health Care Insurance Plan. The income cut-off threshold for eligibility for an Alberta Health Care Insurance premium subsidy

is considered to be too low. Review participants mentioned that it is difficult for many low-income Albertans with incomes above the threshold to pay their premiums. Those who fall into arrears with their premium payments are sometimes pursued rigorously by Alberta Health and Wellness, which can add to the financial stress they already face.

Other concerns brought forward about the Alberta Health Care Insurance Plan were:

- The continued pursuit by Alberta Health and Wellness of people with unpaid premiums who go on SFI. This causes stress for SFI clients because they generally do not have the resources to pay this debt.
- The requirement for Albertans to pay health care premiums.
- The limited publicity of the Alberta Health Care Insurance Premium Subsidy Program.
- Alberta Health Care Insurance premiums are not sensitive to family size (i.e., small families pay the same as large families).

AHRE Medical Benefits

Many review participants stressed to the MLA Committee that the prevalence of health issues is greater among low-income people, especially those with disabilities and on AISH.

While SFI, AISH, and Widows' Pension recipients have Alberta Health Care Insurance Plan coverage as well as coverage for supplementary health benefits, students receiving income support under the Skills Development Program do not. The children of SDP students are, however, registered for the Alberta Child Health Benefit.

The health coverage — both basic and supplemental — provided under the SFI, AISH, and Widows' Pension programs is highly valued by recipients. The availability of Extended Health Benefits, which provide continued medical coverage to AISH clients and SFI clients in the Assured Support category who become independent of government support through their own earnings or those of their spouse, is also highly valued. There is concern, however, that the availability of health benefits through SFI and AISH contributes to the reluctance of some clients to move off assistance because they are afraid that they will not be able to cover their health costs on their own.

The requirement that AISH and SFI recipients pay a portion of their prescription costs was brought forward as an issue by many review participants. The MLA Committee heard that it is often challenging for AISH clients to pay the $5 per prescription co-payment amount and for SFI clients to pay the $2 per prescription co-payment (to a maximum of $6 per month). Some SFI and AISH clients "shop around" for doctors who will give them free samples of the medications they require; some health care providers seek samples provided by pharmaceutical companies to help their low-income patients; and, some pharmacists absorb the prescription fee for their

customers. There is concern that clients either go without needed medications or go to hospital emergency wards when they find that they are unable to pay a co-payment amount.

Other concerns brought to the MLA Committee's attention about medical coverage in AHRE income support programs:

- The lack of flexibility in coverage and the difficulties sometimes experienced by clients seeking special approvals.
- The limited coverage for the travel costs that recipients incur to obtain medical services.
- The restrictions on the prescription drugs that are covered by AHRE. Usually only the generic versions of medications are covered, which may not always be the most effective for clients' conditions. Clients find it frustrating when the medications they are prescribed are not covered and they have to return to their physicians for new prescriptions. Special approval must be obtained when drugs prescribed by physicians are not on the drug benefit list.[2]
- The limited or non-existent coverage for some types of medical services (for example, podiatrists, chiropractors, physiotherapists, psychologists, and many alternative health services). It was mentioned that this limits the personal choice of clients in meeting their health needs.
- The limited coverage for some medical aids and supports (for example, hearing aids, surgical stockings, and orthopedic shoes).
- The lack of coverage for prescribed special diets (for example, for clients with Type II diabetes).
- Inadequate coverage for dental services. For example, coverage is only provided for once-a-year check-ups and cleanings and does not include crowns, implants or orthodontics. There is a need for special approval for dental services such as additional scaling and the replacement of broken dentures. Some review participants highlighted the importance of dental health to overall appearance because it can affect employability and social acceptance. They said poor dental health can lead to other health problems, and being unable to afford nutritious food also contributes to dental problems. The limited coverage for dental cleaning is a particular issue for some AISH clients who, because of the nature of their disabilities, are unable to clean their own teeth properly.
- High-index lenses for extremely near-sighted individuals are not covered and clients report a limited selection of eyeglasses in the cost-range allowed.

[2] The drug benefit list for SFI, AISH and WP clients is the same as for Albertans with Blue Cross coverage.

- There are gaps in coverage for some medical supplies and services between the AISH program and Alberta Aids to Daily Living Program that is administered by Alberta Health and Wellness.
- Inadequate coverage for some non-prescription items which are required to administer prescription medications. For example, insulin syringes, pill splitters, crushers and dosettes, supplies required for patients in chemotherapy, and sterile catheter supplies.
- Lack of coverage for herbal and mineral supplements and non-prescription, over-the-counter items such as vitamins and cold remedies.

"There are definite gaps in coverage, for example a migraine patient may need special authorization for expensive medication that can take 3-5 days to be approved. All the while the patient is severely suffering, and likely to go to an emergency room for treatment."

Written submission to the MLA Low-Income Review Committee

Loss of AISH Medical Benefits When CPP Benefits Increase

Low-income Albertans receiving a combination of AISH and CPP disability pension raised particular concerns about facing the loss of essential medical benefits. CPP benefits are deducted from AISH dollar-for-dollar. When CPP benefits are increased and rise above the AISH income threshold for eligibility, clients are no longer eligible to receive AISH benefits, including medical benefits. The loss of medical benefits causes financial hardship for many former AISH clients, especially those with high health costs.

Suggestions About AHRE Programs

EXPAND ACCESS TO THE ALBERTA CHILD HEALTH BENEFIT

- Increase awareness of the Alberta Child Health Benefit. Improve publicity of the program to encourage more families who are eligible for the program to apply. Alternatively, allow for automatic registration in the program for children in families eligible for the National Child Benefit Supplement.
- Revise the income eligibility determination process for the Alberta Child Health Benefit to allow children in families whose income drops significantly during a year to be eligible (i.e., base eligibility on current income, not last year's income as reported on a tax return).
- Extend eligibility for the Alberta Child Health Benefit to more families. Implement a sliding income eligibility scale for the program.

- Allow family class immigrants to be covered under the program. If necessary, verify that sponsors are unable to provide extended medical coverage for the children.
- Extend coverage to young adults (18 to early 20's) living at home.

EXPAND COVERAGE UNDER THE ALBERTA CHILD HEALTH BENEFIT

- Expand coverage of non-prescription medicines under the Alberta Child Health Benefit.
- Expand dental coverage under the Alberta Child Health Benefit (for example, some orthodontics).
- Provide coverage for special diets for children who are not eligible for Handicapped Children's Services, but required to follow renal or diabetic diets or have multiple allergies.
- Allow for more flexibility in regards to what services will be covered to meet unique needs.

EXPAND COVERAGE FOR ADULTS UNDER OTHER EXISTING AHRE PROGRAMS

- Review the adequacy of coverage for supplementary medical costs for clients in long-term care facilities.
- Determine the additional supports required by children with high-end medical and developmental needs as they become adults and eligible for AISH.
- Provide more assistance to people who have to travel out-of-town for medical appointments, treatment or rehabilitation services (for example, transportation, food, and accommodation costs).
- Expand coverage for dental services (for example, fluoride treatments, more scaling, sealants, orthodontics).
- Increase the coverage for eyewear.

> "If you want to get rid of poverty, make us all healthy and we'll get off your back"
> Low-Income Review Focus Group Participant

- Broaden the range of prescription drugs covered.
- Cover all medications prescribed by physicians, at least for AISH clients.
- Allow for temporary authorization of medications not on the approved drug benefit list.
- Provide additional financial support for clients who face higher food costs because of their special dietary needs (for example, to control Type II diabetes, to overcome anemia, provide infants with the types of formula they should have).

- Provide more coverage for needed medical supplies (for example diabetic supplies, mobility and other daily living aids).
- Expand coverage to include private counselling.
- Provide coverage for vitamins, mineral supplements, homeopathic medicine and more over-the-counter medicines and health supplies (for example, sunscreen and bandages).
- Provide coverage for the value-added services provided by pharmacists (for example, cholesterol or hypertension management sessions).
- Provide extended health benefit coverage for students in training programs.
- Provide more coverage for alternative health services and therapies, such as acupuncture and chiropractic.

CHANGE THE CO-PAYMENT REQUIREMENT FOR PRESCRIPTION MEDICATION

- Eliminate the co-payment requirement for prescribed medications for SFI and AISH recipients.
- Allow low-income Albertans to acquire larger supplies of prescription medications so that they do not have to pay the prescription dispensing fee as often.

EXTEND COVERAGE UNDER THE EXTENDED HEALTH BENEFITS PROGRAM

- Extend coverage under the Extended Health Benefits program to SFI clients in the expected to work category. One suggestion was that coverage be extended for six months.
- Increase the amount of dental and optical coverage provided under the Extended Health Benefits program.
- Expand the coverage for non-prescription medicines.
- Provide adequate support to allow for the monitoring and management of both Type I and Type II diabetes.
- Lengthen the time former AISH clients are eligible for Extended Health Benefits, without having to apply for special approval.
- Provide Extended Health Benefits to former clients, using a sliding income scale to determine the portion of the costs to be borne by the client until a certain level of income is attained.
- Provide extended health coverage for all disabled Albertans, regardless of their annual income.

- Establish a new health benefit, separate from income supports, to replace AISH.

ESTABLISH AN ACCUMULATED CREDIT SYSTEM FOR UNUSED HEALTH BENEFITS

- Establish a system whereby income support clients could apply accumulated credits to pay for additional health services or aids, for example, more expensive glasses. It was suggested that this could help curb abuses of the system.

INCREASE ACCESS TO SUPPLEMENTARY MEDICAL BENEFITS FOR LOW-INCOME ADULTS

- Provide health benefit coverage for people on CPP disability pensions.
- Provide parents of children in receipt of the Alberta Child Health Benefit with similar coverage for supplementary medical benefits i.e., prescription drugs, optical care and glasses, dental care, essential diabetic supplies, and emergency ambulance services.
- Provide EI recipients with extended health benefit coverage. It was suggested that this could help those with untreated medical conditions to be able to return to work more quickly.
- Provide all low-income Albertans with coverage for the types of health benefits now covered for children under the Alberta Child Health Benefit There was a suggestion that such a program be administered by Alberta Health and Wellness to remove the stigma of welfare. There was also a suggestion that income tax information be used to identify those Albertans who would be eligible for such a program, with an avenue open to those whose income has dropped significantly from the previous year.

"The co-pay does not act as a deterrent but as a hardship because the doctor and not the client controls prescription usage."

Low-Income Review Focus Group Participant

- Advise clients leaving SFI of the availability of the Alberta Health Care Premium Subsidy Program and the Alberta Blue Cross Non-Group Plan.

EXPAND COVERAGE OF MEDICAL BENEFITS FOR LOW-INCOME ADULTS

- Consider full funding for the cost of prescription medication for low-income individuals and families.
- Consider graduated coverage for prescription costs for low-income individuals and families not on assistance, whereby the portion of prescription costs are required to pay would increase with income.
- Increase access to contraceptives and provide more counselling for teens about pregnancy and the resultant responsibilities.

- Provide coverage for medications required to help people with mental health issues, such as depression.
- Provide coverage for pregnancy supplements/folic acid for low-income, pregnant women.
- Provide low-income individuals who have been prescribed medication in hospitals or emergency wards with free or subsidized medications.

> "...carry us a bit to help us get on our feet."
>
> Low-Income Review Focus Group Participant

Suggestions About Other Departments and Governments

CHANGE ALBERTA'S HEALTH CARE INSURANCE PROGRAM

- Increase the income eligibility levels for full and partial health care premium subsidies for low-income working individuals and families. One suggestion was to make the MBM the cut-off level.
- Increase awareness of the Alberta Health Care Premium Subsidy Program.
- Allow automatic registration in the Alberta Health Care Premium Subsidy Program for Albertans with qualifying incomes (using information from income tax returns).
- Eliminate Alberta Health Care Premiums, particularly for low-income Albertans.
- Provide some coverage for dental services under the Alberta Health Care Insurance Program.
- Make the Alberta Blue Cross Non-Group coverage more accessible to low-income Albertans. For example, assist with the co-payment requirements and raise the income eligibility threshold. This would reduce demands on income support programs for emergency funding for medications.
- Have a "one-window" or "single-entry" approach for access and delivery of health care programs (for example, Alberta Health Care, Alberta Health Care Premium Subsidy, Alberta Blue Cross Non-Group Plan, and Alberta Child Health Benefit).

CHANGE TO THE ALBERTA AIDS TO DAILY LIVING PROGRAM

- Review the range of medical products and devices covered under Alberta Aids to Daily Living.
- Review the Alberta Aids to Daily Living restrictions on vendor licenses.

ENCOURAGE EMPLOYERS TO PROVIDE HEALTH BENEFITS

- Increase the ability of small businesses to be able to afford to provide health and dental benefits for their employees in low-wage jobs.
- Pass legislation to require employers to provide extended health care benefits to part-time workers.

INCREASE ACCESS TO RESPITE CARE

- Increase the number of respite care beds.
- Provide financial assistance for those people who are not able to pay for respite care on a regular basis.

PLACE MORE EMPHASIS ON HEALTH PROMOTION AND PREVENTION

- Increase the awareness of the benefits of healthy lifestyles.
- Increase educational programs to promote responsible use of alcohol for example, to increase awareness of Fetal Alcohol Syndrome.
- Increase funding of smoking-cessation programs.
- Provide a recreation grant to people receiving the Alberta Health Care Insurance Premium Subsidy.
- Provide a tax incentive for businesses that provide a recreation benefit to their staff, especially in the lower-paying service sector.

OTHER SUGGESTIONS

- Eliminate gaps in coverage between the AISH and Alberta Aids to Daily Living programs.
- Address the issue of Albertans with Fetal Alcohol Syndrome and brain injuries being excluded from assistance from the Persons with Developmental Disabilities (PDD) program.
- Place more emphasis on treating addictions.
- Expand/improve prenatal care.
- Expand/improve home care.
- Conduct a review of the province's overall health system.
- Establish more health centres that are geared to supporting low-income Albertans.
- Improve ambulance services.
- Provide full health benefit coverage for seniors.

COST ASSOCIATED WITH RAISING CHILDREN 6

Review participants, particularly parents, focused on the needs of children and youth throughout the review. The costs of raising children, including the costs of childcare and school-related expenses, are considered to be a major challenge. When combined with the need to access a quality childcare provider with flexible hours, the costs of raising children can present a real obstacle to finding work and keeping a job.

Views and Opinions of Review Participants

Review participants indicated that many low-income parents in Alberta find it difficult to cover the costs associated with raising their children.

A large proportion of those who submitted discussion guide questionnaires (67%) felt that AHRE currently does not provide enough supports to help low-income Albertans to meet the costs associated with raising children.

The key issues raised by review participants about the challenges low-income parents face in providing for their children included the low SFI and AISH benefit levels; the limited availability of affordable childcare; the inability of SFI clients to pay family members for taking care of their children; the cost of school fees and supplies; and the difficulties parents experience accessing child support from non-custodial parents.

Adequacy of Financial Supports

The MLA Committee was informed that SFI and AISH recipients often find it difficult to house, feed, and clothe their children given the amount of financial assistance they receive each month. Many parents reported they must rely on food banks, churches and other organizations for food and clothing for their children.

The MLA Committee heard that parents receiving income support from AHRE also find it difficult to pay their children's school-related expenses. The additional School Expense Allowance Benefit provided in the fall to help SFI recipients pay for their children's school fees and supplies is often insufficient to cover these costs. This results in children doing without certain supplies or not being able to participate in certain courses, extra-curricular activities or field trips.

Families receiving SFI must pay for recreation and social activities from their standard allowance. Review participants mentioned that it is often difficult for parents to afford to provide their children with opportunities to participate in such activities. This is a concern because the participation of children in recreational and social activities can contribute to children's healthy social and physical development and their performance in school. Some participants questioned why children who are wards of the government are provided with recreation allowances, while children who live with their low-income parents are not.

Concerns were expressed that some families receiving income support require child welfare services, because parents have been unable to meet their children's needs on the amount of financial assistance they receive.

> "I dread it when my children are asked to attend birthday parties. And what about their own birthdays?? When you haven't got enough to cover the very basic needs month-to-month, how can you justify even $20.00 for hotdogs, ice cream, and drinks for a youngster's birthday guests?"
>
> Written Submission to the MLA Low-Income Review Committee

The Availability of Affordable Childcare

Families where a single parent or both parents are working, or going to school, require care for their children. In some communities there are limited childcare options for parents with pre-schoolers, especially in cases where parents require childcare in evenings or on weekends.

In addition, parents with school-aged children often find it difficult to find suitable before and after school care for their children.

The MLA Committee heard that many low-income families in Alberta find it challenging to pay for the childcare services that they require. Alberta Children's Services Child Care Subsidy Program, while appreciated, is not considered to extend far enough to meet the needs of all low-income families. For example, the program only subsidizes care for children who attend a licensed day care centre or an approved family day home. Except in instances where a parent or child has a special need, the subsidy is not available to parents requiring part-time childcare for less than 50 hours, per child, a month. Many low-income parents who benefit from the subsidy find it difficult to pay the unsubsidized portion of the cost of their children's care.

The MLA Committee heard that the Child Care Subsidy is a disincentive to some parents to seek or accept higher paying jobs because they do not want to lose the subsidy.

Some families, especially those in smaller communities, have limited or no access to licensed childcare facilities. As SFI will

not pay for childcare services provided by grandparents and other family members, some SFI clients are constrained in pursuing training or employment opportunities.

Child Support

Issues relating to child support were raised during the course of the low-income programs review. Review participants often spoke of the difficulties they had encountered in obtaining maintenance enforcement agreements or orders and, ultimately, child support payments. Parents not receiving income support from AHRE often cannot afford the legal costs associated with getting family maintenance agreements or orders. This results in some low-income parents not receiving child support.

Concerns about the enforcement of family maintenance orders by Alberta Justice were also brought to the attention of the MLA Committee. Some non-custodial parents avoid paying child maintenance by moving out of the province, transferring their possessions into other people's names, or not filing income tax returns. The parents with whom children live sometimes face great financial difficulties when family maintenance payments are not made.

Handicapped Children's Services

Various issues relating to the Handicapped Children's Services (HCS) program administered by Alberta Children's Services were raised during the course of this review. For example, the lack of responsiveness of the program to the needs of families in rural areas; the lack of coverage for respite care for family members; and, the HCS program not being income tested. The lack of income testing for eligibility for this program leads to a concern about program resources benefiting higher income Albertans, reducing the funds available to low-income Albertans.

Suggestions About AHRE Programs

Increase and personalize financial benefit levels

- Increase overall benefit levels in income support programs so that parents are better able to house, feed, and clothe their children.
- Provide supports that are responsive to the needs of families and children.
- Increase the School Expense Benefit to cover more of the costs of school supplies and fees as well as clothing and haircuts for children before they return to school.
- Provide families with children with a transportation allowance or bus passes.

- Provide additional support to help new parents pay for the equipment and supplies they need for infants (for example, car seats).
- Cover childcare costs for SFI clients investigating training opportunities.
- Provide additional support for young adults living in families receiving SFI.
- Provide more money for "extras" for children in families receiving income support.
- Reinstate a recreation/child development allowance for families receiving SFI.
- Provide a children's clothing allowance.
- Provide a furniture allowance for SFI clients (for example, to acquire beds for their children).
- Provide children in families receiving SFI with their own supplement.
- Do not take any of the earnings of teenage children in families receiving SFI into consideration when determining the amount of earnings families may retain before having their benefits reduced.
- Allow increases in the National Child Benefit Supplement to flow through to families on SFI.
- Allow parents receiving income support to stay at home with their children for longer than six months.
- Provide transitional support for 18 year olds in school whose families receive SFI, instead of requiring these 18 year olds to apply for SFI and risk entering the welfare system.
- Provide the Alberta Child Health Benefit to 18 year olds in families receiving SFI benefits.
- Allow money collected through family maintenance to increase the monthly incomes of clients receiving SFI. For example, if a non-custodial parent pays more in child support than the custodial parent receives in SFI benefits for a child, allow the additional amount paid to go to the parent receiving SFI. Some non-custodial parents reportedly refuse to pay any more in child support than SFI provides for the child. This pattern of payment can be problematic when the custodial parent leaves SFI and needs to meet their family's needs with their employment income and the child support payments they receive.

PROVIDE SUPPORTS FOR ALL LOW-INCOME FAMILIES

- Provide assistance to all low-income families with children, not only those receiving income support, to help pay for school supplies and fees. Consider incorporating this into the existing Alberta Child Health Benefit.

- Provide support for all low-income families to allow them to provide opportunities for their children to participate in recreation and enrichment activities. Consider incorporating this into the existing Alberta Child Health Benefit.
- Introduce an *integrated* child benefit program that would cover extended health benefit costs, school supplies, and recreation costs for all eligible low-income children.

INCREASE ACCESS TO EMERGENCY FUNDING

- Increase access to emergency funding to meet the needs of children in low-income families.

EXPAND THE FAMILY MAINTENANCE PROGRAM

- Provide more assistance to help low-income families access child support. Extend Family Maintenance services to low-income parents not receiving income support to help them obtain family maintenance agreements or orders.
- Expand the provision of Family Maintenance services to assist all custodial parents receiving income support (for example, SDP clients).
- Allow some flexibility in the policy requiring single parents receiving SFI to obtain child support agreements or orders.
- Reduce the burden on custodial parents to provide information about an absent parent (particularly in cases where there are abuse or family violence concerns).
- Strengthen procedures for informing Alberta Justice and Attorney General Maintenance Enforcement program staff about clients leaving SFI so that child support payments can be directed immediately to the former SFI client.

INCREASE CHILDCARE SUPPORTS FOR AHRE CLIENTS

- Allow non-custodial family members of SFI clients to be paid for childcare.
- Provide additional childcare support for parents in training programs. For example, support for childcare to allow parents to study or attend classes if a child is ill.
- Facilitate the establishment of childcare co-ops or other shared childcare arrangements for low-income families, including clients in income support programs.
- Provide childcare at AHRE offices while parents are being interviewed.

- Provide access to free childcare for one month for SFI clients starting a new job.

DO NOT REQUIRE PARENTS OF DISABLED CHILDREN TO WORK

- Allow parents with a disabled child to stay at home to care for the child. Some felt that this could improve the care the child receives and result in a net saving to the government.

HELP PARENTS IMPROVE THEIR PARENTING AND MONEY MANAGEMENT SKILLS

- Teach low-income parents budgeting skills.
- Teach parenting, social, and household management skills, as required.
- Require teenage parents to take parenting classes.

CONTROL THE SPENDING OF SFI BENEFITS

- Make sure money received is being spent to support children. For example, audit expenditures, make direct payments, and issue food vouchers.
- Issue benefit cheques twice each month.

Suggestions About Other Departments and Governments

DEVELOP AN INTEGRATED PLAN TO REDUCE CHILD AND YOUTH POVERTY IN ALBERTA

- The Alberta government should establish a target date, in legislation, for eliminating the adverse impact of low-income on children.
- Develop a comprehensive plan to reduce child and youth poverty in our province that incorporates school, health, housing, and income support initiatives.

STRENGTHEN MAINTENANCE ENFORCEMENT SERVICES

- Strengthen the maintenance enforcement services provided by Alberta Justicea and Attorney General. Those making maintenance payments should have their financial situations reviewed regularly. Support amounts should be adjusted annually and reflect changes in income.
- Put cross-provincial maintenance enforcement agreements in place.

- Establish a fund that could cover missed family maintenance payments. The fund could be reimbursed by custodial parents when missed payments are eventually made.

CHANGE THE ALBERTA CHILD CARE SUBSIDY PROGRAM

- Increase the income eligibility cut-off for the Child Care Subsidy.
- Implement a sliding income eligibility scale for the subsidy.
- As parents with additional children face additional childcare costs, have graduated income cut-off levels for the Child Care Subsidy that increase according to the number of children in a family requiring care.
- Allow flexibility in the number of hours of childcare parents must pay for in order to be eligible for the Child Care Subsidy. Subsidize childcare costs for parents needing part-time childcare, including low-income stay-at-home mothers not receiving income support, parents looking for work or investigating training options, and parents wanting to be involved in the education programs of their school-aged children.
- Decrease the portion of subsidized childcare that low-income parents are required to pay (i.e., increase the portion that is subsidized). Some suggested removing of the parent's portion and providing of free childcare to low-income Albertans.
- Index the Child Care Subsidy to increases in the cost of living. Also, make the amount of the subsidy responsive to differences in childcare costs throughout the province.
- Broaden the range of providers eligible for the Child Care Subsidy to include non-licensed day care centres and day homes and informal babysitters. This could help to increase the availability of childcare services in both rural and urban areas of the province. It would also increase the availability of childcare services at non-standard times (for example, very early morning, evenings and weekends) and for children who are ill.
- Allow the Child Care Subsidy to follow the child so that parents could use it for day care, a babysitter, or to stay at home and care for children.
- Provide incentives to encourage childcare providers to extend their hours to increase the access of low-income parents to evening and weekend childcare. Provide direct funding to non-profit day care centres to provide such flexibility in hours.
- Have local authorities be responsible for providing after hours childcare in communities.

> "How do you get off welfare? I was asked to work at 5 a.m., and I had to wake my two little kids up at 4 a.m., dress them, and drag them to anyone who is prepared to look after them until school opens. Then my kids were sleepy all day and the teachers complained."
>
> Low-Income Review Focus Group Participant

- Restructure childcare grants to restore the operating allowance to childcare centres, plus provide extra resources for the creation of new spaces.
- Cap the amount that childcare centres can charge for their services.
- Increase the availability and funding of before and after school care for school-aged children, including teenagers. Increase funding to municipal out-of-school care programs.
- Increase the funding to licensed day care centres and family day homes so that the wages of childcare workers can be increased, there are incentives to increase the number of childcare spaces available, and providers are able to meet the standards set by the province.
- Provide universal assistance to ensure safe and adequate childcare for all income-level families.
- Develop registries of childcare services in communities.
- Broaden access to childcare to provide respite for the caregivers of special needs children.
- Develop a "one-stop" provincial childcare program to be delivered by Child and Family Services Authorities. Co-locate the childcare program with the income support and other programs to facilitate access.
- Provide one-time grants to encourage employers to establish on-site childcare centres.
- Provide capital funding for day care centres to serve low-income families.

PAY PARENTS FOR PROVIDING CHILDCARE

- Pay mothers for providing in-home care, rather than subsidizing day care and after school care.

CHANGE THE HANDICAPPED CHILDREN'S SERVICES PROGRAM

- Increase funding for supports for disabled children, for example, specialized transportation services, wheelchairs, medical supplies.
- Increase the flexibility of Handicapped Children's Services to better response to the needs of families in rural areas.
- Introduce income testing in the Handicapped Children's Services program to better direct funds to low-income Albertans.
- Cover respite care costs for parents with a disabled child.

INCREASE CHILD FAMILY SUPPORT LEVELS

- Increase the amount of Child Financial Support provided to family members taking care of children who are not their own (currently $81 per month). Align support levels under this program with the amounts provided to foster parents.

ADDRESS ISSUES OF UNSUPPORTED 16 AND 17 YEAR OLDS

- AHRE, Children's Services, and Learning should work together to identify solutions to resolve the issues relating to the provision of supports, including income support, counselling support, and education and training support, for 16 and 17 year olds

PROVIDE BRIDGING SUPPORT

- Provide bridging support for children coming out of the child welfare and Justice systems in the areas of income support, housing, employment training, social skills development, and preventive measures.

> "Give me a child and some hockey equipment and I will give you a productive child. Give me a child with nothing to do and lots of spare time and we will end up with a problem child."
>
> Low-Income Review Workshop Participant

INCREASE ACCESS OF LOW-INCOME CHILDREN TO RECREATION SERVICES

- Instead of issuing money to parents for their children's recreation, provide better access to recreation services for low-income children. For example, Alberta Community Development could partially fund community groups to build sports facilities, purchase equipment, and deliver programs. Alternatively, Alberta Community Development could provide funding to municipalities for these purposes.

PROVIDE MORE FUNDING TO SCHOOLS

- Provide more support for breakfast and hot lunch programs in schools with a high proportion of students living in low-income families.
- Provide access to computer and Internet training for children in low-income families.
- Provide more funding to schools so that parents are not required to pay as much for supplies and fees.
- Provide more funds to school boards so that they are able to subsidize the supply and fee costs of students in low-income families.
- Require students to wear school uniforms (this would reduce need for spending on school clothes).

PROVIDE EDUCATION PROGRAMS

- Provide more lifeskills training for children in school, perhaps through the Career and Technology Studies Program.
- Provide more counselling for sexually active teens.
- Provide support to low-income families with adolescent children to enable those children to attend alternative educational programs, if deemed advisable.
- Provide more support for the expansion of early intervention programs for children at risk.

PROVIDE MORE HELP FOR SPECIAL NEEDS STUDENTS

- Look into the benefits of new approaches to help children with learning disabilities. Fund programs for low-income families to help children with learning disabilities reach their potential.
- Provide funding to reduce class sizes of special needs students.

CHANGES THE TAX SYSTEM

- Increase child tax credits.
- Raise the cut-off for the child tax credit to 19 years.
- Eliminate taxation of child support and alimony payments.
- Allow for the deduction of child maintenance payments.
- Provide tax incentives for day home and other private childcare providers.

PROVIDE CPP CREDIT FOR PARENTS CARING FOR A HANDICAPPED CHILD

- If a parent has to leave work to care for a handicapped child, or chooses to stay at home to care for a handicapped child rather than institutionalize their child, credit the stay-at-home parent with a CPP year. This would be less costly than having the child institutionalized.

EMPLOYMENT AND TRAINING SUPPORTS 7

AHRE provides a range of supports to assist Albertans to enter or re-enter the workforce and encourage them to work towards independence and self-sufficiency. These supports include training and employment programs, the exemption of employment earnings from the calculation of monthly SFI and AISH benefits, and the provision of an employment-related expense benefit for SFI clients.

The department's training and employment programs include: the Skills Development Program, the Self-Employment Program, Youth Connections, the Summer Temporary Employment Program, the Training on the Job Program, Skills for Work, Job Placement Services, and Career and Employment Assistance Services.

There are also programs specifically for income support clients: Alberta Community Employment, Employment Skills Program and the Alberta Job Corps. In addition to these programs, a portion of the employment earnings of SFI and AISH clients is exempt when benefit levels are calculated, to encourage them to get and keep a job.

Views and Opinions of Review Participants

Over 80% of the Albertans who completed the discussion guide questionnaire responded that they felt that AHRE's Employment and Training Programs are important. In response to a specific question about the Skills Development Program, a similar proportion indicated that they considered it to be an important program.

However, the discussion guide responses suggest a relatively high level of concern about the adequacy of supports provided by AHRE to help low-income Albertans to enter the workforce and remain employed. Only 25% of respondents indicated that they felt the department provided enough supports.

The issues related to employment and training supports raised during the review centred around the following: elements of the design of support programs that may be a disincentive for people to seek employment or advance to higher paying jobs, and the design of — and access to — AHRE's employment and training programs. Another issue raised with some frequency during the course of this review was the level of Alberta's minimum wage.

Disincentives to Employment

Review participants often spoke of issues related to the availability of benefits "inside" Alberta's income support system that are not available "outside" the system. For example, adults on income assistance have health benefit coverage that is beyond the financial reach of many Albertans in low-income jobs. For those with health problems, the step from government income support to a low-paying job that does not provide health benefits is often viewed as being a very large one. The MLA Committee heard that many working SFI clients worry about not being able to afford needed prescriptions or dental care when they leave the program. This is especially true for those who are not eligible for Extended Health Benefits (currently only AISH clients or SFI clients in the Assured Support category are eligible).

The MLA Committee was also advised that the need to pay for childcare can also be a disincentive to some SFI clients to seek work. As discussed in Section 5, many parents in low-wage jobs find it difficult to pay the unsubsidized portion of their children's care and some are reluctant to move to higher-paying jobs because of their concern about losing their eligibility for the subsidy.

The earnings exemption provided for SFI and AISH clients is intended to serve as an incentive to enter the workforce. Clients who work have a portion of their earnings exempt from their monthly benefit calculation. Concerns about AHRE's earnings exemption policies were common throughout this review. Most review participants felt that clients are currently not allowed to exempt a sufficient portion of their earnings. They also felt that the low earning exemption limits are a disincentive to seek work or a higher paying job. SFI recipients were concerned that their benefits are reduced when their teenage children earn more than $350 per month. There is also a concern that the low earnings exemption levels may be tempting some SFI clients to be dishonest when reporting their earnings.

"What is the incentive to go to work?"
Low-Income Review Focus Group Participant

Another area of concern among review participants was the amount of coverage available to SFI clients for employment-related expenses, such as transportation, clothing, childcare, and needed tools for jobs. The lack of an employment-related expense allowance for AISH clients wanting to pursue work was also raised as a concern. Currently, SFI clients are allowed $300 per year for employment-related expenses.

Minimum Wage

Alberta's minimum wage was also considered by many review participants to be too low and a disincentive to Albertans on income support to seek employment. The low minimum wage is also seen to be a contributing factor to some low-income Albertans cycling on and off assistance.

Employment and Training Programs

The MLA Committee heard many positive comments about AHRE's continuum of employment and training programs, the efforts of the department to provide employment counselling services in more communities throughout the province, and the Youth Connections program. It was clear that some focus group participants were very grateful for the support and training opportunities AHRE provided them.

Nevertheless, the MLA Committee also heard a number of concerns about the design of — and access to — employment and training programs. These included:

- The limited access that low-income Albertans who are not receiving SFI, AISH or Employment Insurance have to AHRE's employment and training programs. Particular concern was raised about the access of low-income working Albertans to funding under the Skills Development Program to allow them to participate in English as a second language training, adult basic education, and academic upgrading.
- The academic focus of programs funded under the Skills Development Program. There is a desire for more grant-funded programs that provide SFI clients and other low-income Albertans with opportunities to acquire skills that would allow them to get jobs that pay more than minimal wages and to "skill up" (i.e., move into more highly skilled and higher paying jobs) once they are in the labour market.
- The reluctance of many low-income Albertans to incur debt by taking out a student loan from Alberta Learning to pursue training. They are concerned about not being able to meet their loan obligations once they complete programs.
- The limited availability of programs to assist more multi-barriered clients to improve their life circumstances and progress to employment.
- The effectiveness with which AHRE has been able to meet the needs of Aboriginal people, especially in urban areas.
- The structure and the delivery of the Alberta Job Corps program. Some review participants felt that this program can be demeaning to participants.

> **"Getting a job is not the problem in Alberta.. Getting a job that earns a 'family wage' or one that provides adequate benefits is another thing entirely."**
>
> Written Submission to the MLA Low Income Review Committee

- The limited availability of English as a Second Language training in some communities in the province.
- The performance measures used to assess employment and training programs, in particular, the emphasis placed on employment outcomes.
- The limited access of low-income Albertans to employment and training programs that have a living allowance or wage component for example, the Skills for Work and Self-Employment Programs.
- The ineligibility of 16 and 17 year olds for the Alberta Job Corps program because they are ineligible for SFI.
- The inadequacy of the support provided under the Skills Development Program for the living and training-related costs of some students.
- The disincentives to training. For parents for example, the amount of childcare support that is provided for parents in training programs, the inability of parents to pay family members and friends for childcare services, the availability and coverage for childcare to allow parents time to study, and the expectation that the spouse of an SDP student work and place their children in day care.
- The orientation of employment and training programs to full-time training and employment, and the inability of many programs to accommodate low-income Albertans who want to combine part-time training with part-time or full-time work, or whose family or health circumstances will only allow them to pursue training on a part-time basis.
- The limited amount of financial support that is provided for part-time learners wanting to upgrade their education.
- The inadequacy of post-program support to help individuals who have finished programs to complete the transition to stable employment.
- The perceived preference that is given to Employment Insurance clients to allow them to participate in employment and training programs. For example, to receive support for short-term skills training programs under the Skills Development Program and be accepted for participation in the Self-Employment Program.
- The need for programs to help clients improve their quality of life in non-work-related ways for example, by providing them with opportunities to engage in social, recreational and community activities.
- The low level of awareness of low-income Albertans about the employment and training programs available.
- The limited training opportunities in some communities.
- Responsibilities between AHRE and training providers for approving participation in employment and training programs.

- The perceived lack of sensitivity on the part of some AHRE staff to the needs and desires of low-income Albertans wanting to improve their employment and earnings prospects through further training.
- The difficulty low-income Albertans experience accessing loans for post-secondary education and training for example, because of their inability to establish good credit records.
- A concern was also raised about injured workers ending up in AHRE's income support and training programs due to their inability to get or maintain WCB coverage.

> **"Being employed helps to reduce poverty, but it is not a safeguard against it."**
> Written Submission to the MLA Low-Income Review Committee

Suggestions About AHRE Programs

PROVIDE MORE SUPPORTS "OUTSIDE" THE INCOME SUPPORT SYSTEM

- Provide more "bridging" supports for clients who are attempting to become financially self-sufficient.
- Provide health benefits for low-income Albertans not relying on government income support.
- Provide some employment-related supports for low-income Albertans not relying on income support, who are trying to enter, or are already in the work force (for example, assistance with transportation, tools, uniforms, shoes, eyewear).
- Allow clients moving from SFI to a student loan to retain their medical benefits.

INCREASE EARNINGS EXEMPTIONS

- Allow SFI clients and AISH clients who have the ability to be in the work force to have a larger proportion of their earnings from employment exempt from benefit level calculations.
- Do not consider the earnings of teenage children of SFI recipients when determining the earnings a family may retain before their benefits are reduced. One suggestion was to allow children's income to be totally exempt to allow them to save for their future education.
- Allow for some exemption of earnings when applying for SFI, particularly if clients are returning after having been employed for a short period of time. One suggestion was if they return within six months.
- Eliminate earnings exemptions altogether, and provide low-income Albertans, both those receiving and not receiving income support, with an employment expense allowance.

- A specific suggestion relating to the earnings exemptions under the AISH program was to increase the exemption to $500 per month before deductions, and then decrease it on a sliding scale over a two-year period. Another suggestion was to have no fixed limit on earnings for people receiving AISH.

ALLOW FOR RAPID REINSTATEMENT OF SFI BENEFITS

- Allow SFI clients who venture into employment but are unsuccessful to have their benefits reinstated quickly, as is the case with AISH clients.

INCREASE EMPLOYMENT-RELATED SUPPORTS

- Increase the SFI employment-related expense supplement to cover more of the costs associated with finding and maintaining employment.
- Provide an employment-related expense allowance for AISH clients in wage-paying jobs, and for those doing volunteer work.
- Provide SFI clients with a telephone allowance to assist them in job-hunting.
- Provide support for relocation expenses when clients find jobs in other communities.

> **"Benefits are all or nothing. It would be helpful to have partial benefits for marginally employed people. There is no incentive for people to work if they are better off supported by AHRE."**
>
> Written Submission to the MLA Low-Income Review Committee

- Provide Alberta Job Corps participants with assistance in paying for needed tools, footwear, and clothing.
- Implement a community voicemail or mailbox service system to help low-income Albertans without fixed addresses or telephones to search for jobs.
- Provide an employment expense allowance to low-income Albertans not relying on income support.

INCREASE MINIMUM WAGE

- Increase Alberta's minimum wage to a level that would allow those working full-time in minimum wage jobs to have earnings at the Market Basket Measure level. Adopt a "living wage" rather than a minimum wage. Participants said increasing the minimum wage would result in overall wage increases in low-paying jobs.
- Adjust the minimum wage yearly to reflect changes in the cost of living.

Adjust the Continuum of Employment and Training Programs and Services

- Develop a more clearly-defined continuum of programs and services to meet the personal and skill development needs of low-income Albertans.
- Provide more incentives for people to stay in the workforce and progress from low-paying, unstable jobs to jobs with more stability and earning potential.
- Increase the potential of training programs to lead participants to jobs that will allow them to earn more than a minimum wage. Increase the amount of skills training in AHRE's array of training programs. Gear skills training to identified skill shortages in the province. Provide additional supports and encouragement for apprenticeship training, computer training, and training leading to further education and higher paying jobs.
- Increase the amount of on-the-job training in programs. Consider implementing a Training on the Job program like the Workers' Compensation Board.
- Consider an internship program to expose clients to different occupations.
- Expand opportunities for SFI clients with multiple barriers to working to develop their personal management and communication skills and build their self-esteem such as conflict management, stress management, budgeting, healthy living.
- Provide pre-employment training opportunities for AISH clients.
- Encourage volunteers who could help clients in their homes to develop their life skills and parenting skills.
- Develop mentorship, community family support, and other programs that meet the specific needs of families leaving abusive situations.
- Recognize that SFI clients who are not expected to work, or who are on Assured Support, face barriers such as age, limited work experience and discrimination. The Alberta Community Employment and the Employment Skills Programs are too short to fully prepare SFI clients for work. Extend these employment programs to one year and follow them up, if required, with Training on the Job placement, upgrading or skills training.
- Create part-time volunteer opportunities to allow stay-at-home parents to "stay in touch" with the work force. Provide appropriate supports to encourage clients to participate as volunteers.

> "I had great expectations of myself, but they had even greater expectations of me. It worked and I got a job!"
>
> Low-Income Review Focus Group Participant

- Offer programs and services that meet the often multi-faceted needs of Aboriginal Albertans.
- Provide program support for low-income Albertans at risk of losing their jobs, for example, due to technological displacement.
- Provide more job search and placement supports.
- Provide addictions counselling to help people overcome this barrier to employment.
- In programs that provide a wage or living allowance to participants, mirror the work environment by paying participants at the end of the month and directly depositing cheques so that students are encouraged to establish bank accounts.

INCREASE ACCESS TO EMPLOYMENT AND TRAINING PROGRAMS

- Extend eligibility for more training and employment programs to all low-income Albertans. Increase access to a living allowance grant to allow low-income Albertans to participate in a broader range of employment and training programs (for example, AHRE's Skills for Work).
- Expand access to skills training for individuals who may not be EI eligible for example, youth, Aboriginal people, and immigrants with limited work histories.
- Expand programming for Albertans working in low-income jobs to allow them to improve their job and earnings prospects. For example, introduce more short-term and part-time learning opportunities with appropriate financial supports.
- Allow part-time participation in the Training on the Job program.
- Provide more services outside regular working hours.
- Expand programming in smaller communities, and provide more distance learning opportunities. Use technology more extensively to deliver programs and services.
- Provide a transportation allowance for rural Albertans wanting to participate in programs outside their communities.
- Make upgrading programs available in all communities.
- Expand and improve language training opportunities for immigrants.
- Allow low-income Albertans other than SFI clients to access the Alberta Job Corps Program especially 16 and 17 year old unemployed youth.
- Introduce a "mobile" Job Corps program for rural areas.
- Allow 16 and 17 year old youth receiving financial assistance from Alberta Children's Services to access AHRE's employment and training programs.

- Provide more funding for literacy, basic skills, upgrading and apprenticeship training.
- Reduce the costs of obtaining trade certificates.
- Cover the transportation costs and all of the childcare costs of participants in training programs.
- Extend the Summer Temporary Employment Program beyond the summer months as many post-secondary students need to work throughout the school year.

> "Our son attends a work experience training program for adults with developmental disabilities. We are mostly satisfied with the level of support he receives, although we wish people could be more reasonable and sensitive to his limitations, and proceed more slowly sometimes. When pushed hard, the stress becomes almost unbearable for him and us."
>
> Written Submission to the MLA Low-Income Review Committee

INCREASE THE POTENTIAL FOR SUCCESS IN EMPLOYMENT AND TRAINING PROGRAMS

- Provide parents in full-time training programs with adequate financial support so they are less likely to become overextended and exhausted by having to balance studying, working, and caring for their children.
- Expand the Alberta Community Employment program and the Employment Skills Program to allow for training with private sector employers.
- Increase the wages of Job Corps participants.
- Allow graduates of AHRE's integrated training programs to move on to training at a higher level.
- Allow SFI clients who receive a loan for a training program to continue to have their living costs covered under SFI (i.e., only require them to take out a loan for their training costs, not their living costs).
- Gear the literacy level in all education and training programs to grade 8 or lower.
- Deliver some life skills and skills training in shelters.
- Strengthen assessment processes, particularly for clients suspected of having Fetal Alcohol Syndrome or a learning disability. Make increased use of psychologists in the assessment process to clearly identify barriers so that they can be addressed.
- Incorporate more job search and job maintenance training in programs.
- Promote more mentorship of students in employment and training programs.

- Introduce incentives in programs such as a merit system where more assistance would be provided for participants who are really applying themselves.
- Increase access to computers for those who do not have them in their homes.
- Evaluate all programs regularly and update them as required.

INCREASE PROGRAM FLEXIBILITY

- Increase the responsiveness of programs to the individual needs and capabilities of clients. Make the programs more client focussed and less policy focused. For example, allow some people to remain longer in programs if this would benefit them and allow some to complete programs more quickly if they have the potential to do so.
- Relax strict program attendance policies to meet the needs of individual clients.
- Increase the duration of income support for Self-Employment Program participants to 12 months to allow them more time to establish their businesses.
- Increase flexibility under training programs, including SDP funded programs, for pregnant and parenting students. For example, extend the time they are able to be away from classes beyond four weeks. Some review participants suggested allowing students a 52 week maternity leave and helping develop parenting skills during their leave

INVOLVE EMPLOYERS MORE IN THE DESIGN AND DELIVERY OF PROGRAMS

- Increase the involvement of employers in determining the knowledge and skills students should be expected to acquire in training programs.
- Forge stronger partnerships with employers, Chambers of Commerce, municipal councils and non-profit organizations.
- Increase monitoring of employers providing work experience and training for clients to ensure that they are meeting their training obligations and treating clients fairly.
- Involve employers more in the delivery of job-specific training.

PROVIDE INCENTIVES FOR EMPLOYERS TO HIRE LOW-INCOME ALBERTANS

- Provide a wage subsidy program.
- Provide incentives to employers to hire apprentices earlier in their training.

EMPHASIZE THE QUALITY OF JOBS

- Provide more support to help unemployed Albertans to get into jobs that offer more than minimum wage and offer potential for advancement.

PROVIDE MORE POST-PROGRAM SUPPORT

- Incorporate more job maintenance training into programs. For example, cover topics such as employer expectations, time management, following instructions, planning and carrying out tasks, etc.
- Provide more support to clients after they complete programs to help them to adjust to being in the work force. Provide more support for people making the transition from dependence to independence.
- Provide job coaches to help persons with disabilities identify challenges they are encountering in the work force and develop suitable action plans.

INCREASE CLIENT ACCOUNTABILITY

- If clients who are expected to work are not either looking for work or maintaining their jobs, stop providing them with support.

> "The current emphasis seems geared toward short-term support in finding jobs that perpetuate the long-term poverty of these individuals rather than assisting them in the establishment of long-term and decently paid jobs."
>
> Written Submission to Low-Income Review Committee

INCREASE SUPPORT FOR DISABLED ALBERTANS

- Do more to encourage employers to hire disabled Albertans.
- Have all three levels of government lead by example and hire more people with disabilities.
- Provide more supports to employers to offset their costs of employing people with disabilities.
- Provide more training opportunities for Albertans with disabilities.
- Provide more funds to rehabilitate brain injury survivors so they are able to work part-time.
- Recognize the increased costs faced by disabled Albertans in determining the amount of financial support they are provided with to participate in training programs.
- Allow former AISH clients to retain full medical benefits while they are in the workforce so that they do not need to be included in employers' health benefit plans. There was some concern that pre-existing conditions would increase employer's premiums.

INCREASE SUPPORT FOR IMMIGRANTS

- Provide support to help immigrants have their foreign qualifications assessed so that they can move into the job market more quickly.
- Provide more opportunities for immigrants to gain Canadian work experience.
- Provide more support to help immigrant professionals acquire the credentials they need to practice in their professions in Alberta.
- Consider allowing overseas-trained professionals to practice in their fields without having completed the requirements for Canadian certification.
- Increase workplace-based English as a Second Language training opportunities.
- Review and revise the residency requirements for eligibility for employment and training programs to allow immigrant clients to receive the support they require to integrate quickly into the labour market.

INCREASE SUPPORT FOR OLDER ALBERTANS

- Provide more support for older workers to re-enter the labour market after being temporarily out of work. Participants said workers over age 55 face some unique barriers to employment.

INCREASE SUPPORT FOR YOUTH

- Implement a program targeted to 16 to 24 year old youth who have dropped out of school. Such a program could help them to get their GED and provide them with life and employability skills.
- Provide more affordable skills training opportunities for youth.

INCREASE CONSISTENCY IN TRAINING

- Put in place longer-term contracts for agencies providing training in order to improve consistency of services.

REVIEW PERFORMANCE MEASURES FOR EMPLOYMENT AND TRAINING PROGRAMS

- Allow for multiple program outcomes (for example, increased confidence, improved personal management skills).
- Broaden the definition of success in regards to employment and training outcomes. Consider part-time and volunteer work to be successes. Also consider success from the perspective of clients.

INCREASE AWARENESS OF TRAINING OPPORTUNITIES

- Enhance efforts to inform low-income Albertans about the training opportunities available to them.
- Provide information concerning which training programs would be most suitable. For example, advise people which programs are paid by grant and which ones are loan based. Discuss the implications of taking out loans early in the process.

GIVE MORE CONSIDERATION TO INDIVIDUAL PREFERENCES

- Staff approving participation in programs should give more consideration to the preferences and goals of clients.

IMPLEMENT "WORK FOR WELFARE"

- Require those on assistance who are able to work to volunteer or work in order to receive their benefits.

REVIEW AUTHORITIES FOR APPROVING PARTICIPATION IN TRAINING PROGRAMS

- Allow intake decisions to be made at the community level.
- Ensure educational institutions only accept individuals for upgrading and training who have the potential to succeed.

IMPROVE INFORMATION SYSTEMS RELATED TO EMPLOYMENT AND TRAINING PROGRAMS

- Improve information systems for employment and training programs to allow for better tracking of client progress and success.

REVIEW LABOUR LAWS

- Review Alberta's labour laws to identify factors potentially influencing the participation of various groups of low-income Albertans in the labour market.
- Encourage employers to provide employees facing temporary emergency situations with a leave of absence rather than dismissing them. For example, an employee with an episode of mental illness, a sick child, or a problem caused by an addiction.

INCREASE AWARENESS OF EMPLOYEE RIGHTS AND EMPLOYMENT STANDARDS

- Help low-income Albertans to become better-informed of their rights as employees.

Suggestions About Other Departments and Governments

CHANGE THE ALBERTA CHILD CARE SUBSIDY PROGRAM

- Review the adequacy of the Alberta Child Care Subsidy Program in meeting the needs of low-income working parents.
- Increase access to childcare services for parents in training programs.
- Increase the portion of childcare costs that are subsidized to make childcare more affordable for parents working in low-paying jobs.
- Increase the availability of childcare in evenings and on weekends for both working parents and parents going to school or in training programs.

REDUCE FINANCIAL BARRIERS TO TRAINING OPPORTUNITIES

- Use tax incentives to encourage part-time studies.
- Use tax incentives to encourage employers to fund education for their employees.
- Establish a degree-granting institution in Fort McMurray.
- Lower tuition fees at post-secondary institutions.
- Increase student loan funding limits so that students can meet their living costs and not need to take on private debt. Ensure the living expense guidelines reflect the true cost of living. Take regional differences in the cost of living into account when determining loans.
- Increase access to funding for higher-cost specialized courses and training programs (for example, arts programs with studio components).
- Provide more bursaries for post-secondary education.
- Provide free college tuition for two years for all Albertans.
- Provide free college or university education to low-income Albertans.
- Do not tie student loan eligibility to parental income.
- Remove the requirement that individuals moving from SFI to Students' Finance be expected to contribute savings of $720.
- Replace the current Students Finance administrative review with an independent appeals process.

INCREASE THE POTENTIAL OF LOW-INCOME ALBERTANS TO REPAY STUDENT LOANS

- Assess student loan applicants more carefully, giving consideration to their likelihood of success in programs, the enhancement of their earnings potential, and their potential to handle the debt burden upon program completion.
- Implement a policy to allow low-income Albertans to have their student loans forgiven.
- Forgive the student loan debt of low-income single parents.
- Allow low-income Albertans more flexibility in repaying their student loans.
- Tie repayment schedules to income.
- Allow a longer grace period before graduates are required to begin paying back their student loans.
- Change the eligibility requirements for interest relief.

EXPAND EMPLOYMENT OPPORTUNITIES

- Support the development of more employment opportunities for Albertans in rural areas and Aboriginal communities.
- Speed up the Foreign Qualifications Review process.

MOVE APPRENTICESHIP PROGRAMS

- Transfer the Apprenticeship and Industry Training Division from Alberta Learning to AHRE.

SERVICE DELIVERY TO LOW-INCOME ALBERTANS

8

Alberta Human Resources and Employment was formed in 1999 by combining several government departments. Since then income, employment and training supports have been delivered by AHRE.

> **"These are social programs, not military programs."**
> Written Submission to the MLA Low-Income Review Committee

Views and Opinions of Review Participants

The bringing together of income support and employment and training programs into one department was seen to be a positive step among many of those who participated in this review. The decentralization of service delivery within AHRE was also viewed positively.

Various issues relating to the delivery of AHRE's programs and services were brought forward during the course of this review. The most significant of these related to:

- The lack of flexibility in support programs to respond the unique needs of individuals and families.
- The manner in which low-income Albertans are sometimes treated when they turn to AHRE for help.
- Staff resourcing. Heavy staff workloads result in service delays, clients experiencing difficulties accessing their case workers, and clients feeling that they are just "numbers in the system." Another staffing issue is the shortage of trained social workers available to work directly with clients.
- Client assessment and case management.

- The complexity of the various programs. For example, programs serving low-income Albertans offer different benefits, have different eligibility criteria, and have different policies and administrative procedures.
- Administrative processes.
- Appeal processes.
- Reduced access to service in rural areas.
- The distribution of programs serving low-income Albertans throughout various provincial government departments and community agencies. Accessing programs can be challenging and time consuming for low-income Albertans. Furthermore, the process can be costly for those who need to take time off work to investigate and apply for programs.
- The current program delivery approach which some consider to focus more on preventing fraudulent access to programs than on reducing barriers of those in real need.

Suggestions of Review Participants About AHRE Programs

DESIGN NEW MODELS AND PROCESSES

- The Alberta Government should take a leadership role in designing new models and processes for achieving social well-being and look to long term solutions to systemic poverty.

RATIONALIZE AND SIMPLIFY PROGRAMS

- Rationalize programs and implement a single income support system.
- Simplify programs and reduce administrative complexities.
- Simplify and speed up the intake process.
- Reduce the need for clients to provide the same information repeatedly on different forms.
- Ease the burdens on disabled people applying for AISH. Offer assistance to help potential AISH clients with the application process.

"We need to 'see' people's disability and 'feel' their circumstances to be able to help them effectively."
Low-Income Review Staff Focus Group Participant

INCREASE PROGRAM FLEXIBILITY AND RESPONSIVENESS

- Increase program flexibility and the capacity of staff to respond to the needs of individuals and families for support. Make AHRE policies less prescriptive.
- Increase the flexibility of AISH eligibility criteria to take into account the fluctuations in some types of disabilities.
- Implement systems in district offices that allow for the identification and handling of clients' needs depending on their urgency.

> "The government should trust its staff to make good decisions."
>
> Low-Income Review Focus Group Participant

> "The best thing the government did was to bring together manpower supports and income supports. Another good initiative is that programs are community-responsive and not centrally controlled."
>
> Low-Income Review Focus Group Participant

REDUCE FOCUS ON FRAUD DETECTION

- Place less emphasis on compliance monitoring and fraud detection.

IMPROVE TREATMENT OF CLIENTS

- Ensure staff treat clients with appropriate dignity and respect. Provide staff with sensitivity and cultural awareness training, as required.
- Ensure AISH staff have a basic understanding of various disabling conditions.
- Ensure staff respect client confidentiality.
- Rotate staff at the front counter in district offices so they get occasional breaks from the stresses of dealing with difficult clients and applicants.
- Endeavour to create a friendly and welcoming environment in district offices.

INCREASE CONTACT WITH STAFF

- Increase the number of social workers dealing directly with clients. Increase client access to case workers so that staff can get to know clients on a personal level and provide more counselling.
- Increase the continuity between staff and clients, and increase the responsibility of staff for clients' overall long-term success.
- Review workload standards and resource allocations. Establish minimum staffing standards per site, per caseload, and per type of service.
- Reduce the use of voicemail in AHRE offices. Have staff who can handle incoming calls and respond to queries about programs. Consideration could also be given to providing these staff with computer access to client

information so that they could answer simple client-specific enquiries. Calls requiring a case worker's attention could be transferred as needed.

- Provide counselling and emotional support for AISH clients' families.

STRENGTHEN ASSESSMENT

- Strengthen approaches for assessing of clients. It is generally recognized that SFI clients have more barriers to employment than before welfare reforms were introduced in 1993. De-institutionalization has also resulted in clients with more complex barriers. There is a need for AHRE staff to have access to appropriate assessment tools and services (such as psychological testing) to get to the root of clients' barriers so that appropriate steps can be taken to help them to maximize their potential for independence.

REVISE APPROACHES TO FINANCIAL ASSESSMENT

- Base eligibility for low-income programs on current income, rather than last year's income as reported on a tax return or notice of assessment.
- Consider the cost of living in different communities when determining eligibility for programs with income cut-offs. For example, two families may both have incomes marginally above the cut-off for eligibility for the Alberta Child Health Benefit. One lives in a community where the cost of living is very high; the other lives in a community where the cost of living is relatively low. The family living in the community with the higher cost of living, while having an income above the cut-off for the program, may not be able to afford to pay their children's health expenses.

STRENGTHEN CASE MANAGEMENT

- Monitor clients and modify supports as needed to meet changing client needs and circumstances. Increase case conferencing among service providers (for example, health care providers, AADAC, housing authorities, educators) and community organizations to respond to client needs.

> **"We can't figure out in a short time what the multi-barriered clients' problems are. How can they figure out what their problems are?"**
>
> Low-Income Review Focus Group Participant

INCREASE ACCESSIBILITY OF SERVICES

- Deliver Family Maintenance services at courthouses.
- To respond to the concern about rural access to services, consider having travelling caseworkers and use technology (phone, internet) to handle intake in remote communities.
- Extend office hours for example, in the evenings and on weekends to increase access of working low-income Albertans to services.

- Visit clients who are unable to come to AHRE offices in their homes.
- Make more use of existing outreach locations for intake. Do intake at shelters.
- Have community liaison support workers to identify and work with 'hard-to-reach' low-income Albertans.

REVISE ADMINISTRATIVE PROCESSES

- Provide more training to staff to reduce the incidence of administrative errors that result in clients receiving more benefits than they are entitled to. Consider forgiving overpayments to clients when they are caused by administrative errors.
- Do not include the cost of health benefits received in the calculation of AISH overpayments.
- Reduce reliance on the Client Reporting Card (CRC) to determine need to reduce the incidence of SFI clients having their benefits cut off if they are late in submitting their CRC.
- Simplify the AISH annual reporting form.

HELP CLIENTS TO MANAGE THEIR BENEFITS

- Set limits on expenses by type of expenditure possibly by using a "smart card" approach to track spending.
- Make direct payments to landlords for rent.
- Issue vouchers for food in instances where clients demonstrate that they have difficulty managing their food budgets.
- Cover the cost of cash withdrawals from banks since the direct deposit method of income support payment is a mandatory requirement of AHRE.

REVISE APPEAL PROCESSES

- Implement a more timely appeal process for SFI and AISH appeals.
- Include a person with a disability on AISH appeal committees and an Aboriginal person for appeals involving Aboriginal Albertans.

PROVIDE ADVOCACY AND MEDIATION SERVICES

- Provide advocacy support for low-income Albertans for example, an Ombudsman or a low-income advocate.
- Appoint advocates who could assist clients in filling out forms, acquiring information about programs and advocating for the services they require.

- Establish a mediation mechanism to help solve problems between workers and clients.

INCREASE FOCUS ON THE PREVENTION OF POTENTIAL PROBLEMS

- Focus service delivery more on the prevention of potential problems. For example, provide supports such as health benefits and employment and training supports for low-income working Albertans so that they are able to maintain their attachment to the labour market and do not need to turn to SFI for income support.
- Deal with income support clients who have the potential to be self-reliant promptly, intensively, and adequately to deter reliance on government support.

INCREASE SUPPORT FOR AGENCIES THAT SERVE LOW-INCOME ALBERTANS

- Provide more funding to community organizations that provide valuable services to low-income Albertans. The MLA Committee was informed that many people feel more comfortable turning to a community agency, rather than to a government agency, for help.
- Redirect funding to supports and services for clients (for example, hot lunch programs, community kitchens, disabled transportation services).
- Make additional emergency funding available to local agencies that provide supports to low-income Albertans.

CLARIFY ROLES

- Clarify the role of non-profit agencies in the support of low-income Albertans.
- Clarify the roles and responsibilities between the different levels of government and Aboriginal organizations providing income, employment and training services for Aboriginal Albertans.

"They call the department Human Resources but the whole experience is dehumanizing."
Low-Income Review Focus Group Participant

IMPROVE CLIENT INFORMATION SYSTEMS

- Improve client information systems to track and access information about client supports and participation in programs.
- Investigate ways to overcome privacy concerns to allow greater sharing of client information among organizations serving low-income Albertans. For example, allow AHRE to identify families receiving the Alberta Health Care Insurance Premium Subsidy so that they can be advised of the availability of the Alberta Child Health Benefit.

IMPROVE PROGRAM ACCOUNTABILITY

- Develop outcome goals for all low-income programs.
- Conduct regular evaluations of all programs.
- Institute an annual review of low-income programs by an independent advisory committee.
- Review the agreements with First Nations that deliver SFI to members living off-reserve to ensure appropriate accountability mechanisms are in place.
- In conjunction with Aboriginal groups, undertake a review of AHRE's low-income support programs to assess whether they address the economic disparities referenced in the Alberta government publication *Strengthening Relationships: The Government of Alberta's Aboriginal Policy Framework.*

"Ministries should work jointly at the executive level to coordinate services, and at the service delivery level to access programs to manage each case."

Low-Income Review Workshop Participant

OTHER

- Look to the United States for suggestions. For example, communicate to clients upon entry into an income support program that they will be educated/trained, working and self-sufficient in five years.
- Change the name of the AISH program, as AISH is associated with welfare. As well, many AISH clients are not severely handicapped and are expected to work.
- Cancel all programs. People on income support would have to work and the government could lower taxes.
- Provide those who are employable only one or two chances to receive income assistance.
- Introduce drug testing as a pre-requisite to getting support.
- Put in place social service programs that are transferable from province to province.

Suggestions of Review Participants About Other Governments or Provincial Government Departments

- Implement a "one window," single point of entry approach to service access with respect to supports provided by the provincial government, and possibly as well, the federal and municipal governments and community agencies. Co-locate program delivery staff in the same offices and implement systems that allow for the capture of required client information only once. One suggestion was to call these common delivery offices "Family Centres."

- Have a common financial needs assessment process for all low-income programs.
- Transfer responsibility for the Skills Development Program to Alberta Learning.
- Transfer responsibility for AISH to Alberta Health and Wellness or Alberta Community Development.
- Increase the collaboration among AHRE, Children's Services, Alberta Health and Wellness, and Alberta Justice and Attorney General in offering a continuum of services that help low-income Albertans attain their potential for independence.
- More closely integrate federal, provincial, and municipal low-income programs. Adopt a common definition of low-income. Rationalize measures of income used to determine eligibility for different programs.
- Consider the delivery of all health programs (i.e., Alberta Health Care, Alberta Health Care Insurance Premium Subsidy, Alberta Child Health Benefit) by Alberta Health and Wellness. Use a "one window" approach to the delivery of these programs.
- Address jurisdictional issues relating to the provision of services to Aboriginal clients and communities.
- Investigate the potential for increased sharing of information among provincial government departments serving low-income Albertans, in particular Children's Services and Health and Wellness.
- Improve/expand working partnerships with community-based groups.
- Improve transitions between programs administered by different departments for example, Child Welfare to AISH and SFI.
- Expand the mandate of appeal panels to cover more government programs, including Students Finance. This would broaden the access of Albertans to independent reviews of decisions made by government staff.

"Clients need easier access to the appeal system. Rural clients can't afford the cost of travel to appeal hearings, and clients need advocacy since they feel intimidated by the formal structure. The mandate of the appeal panels should be expanded to cover cross-program issues."

Low-Income Review Workshop Participant

INFORMATION ABOUT LOW-INCOME PROGRAMS AND SERVICES

9

All levels of government that deliver programs to low-income Albertans, including municipal, provincial and federal governments, provide information about their services. Albertans do not always know how to get the information they need, and therefore are not able to access the programs and services that are available.

> "You can find us, why can't we find you?"
> Low-Income Review Focus Group Participant

Views and Opinions of Review Participants

A common theme during the course of this review was that it is very difficult for low-income Albertans to acquire information about the various programs and services that they might be eligible for from AHRE, other provincial government departments, the federal and municipal governments, and other service providers. Trying to understand the different programs and their eligibility criteria is a daunting challenge for those looking for help and those trying to assist them.

Suggestions of Review Participants About AHRE Programs

INCREASE THE AVAILABILITY OF INFORMATION ABOUT AHRE'S PROGRAMS AND SUPPORTS

- Make information about the programs provided by AHRE more readily available to all low-income Albertans and those who serve them, taking into consideration the literacy levels and disabilities of potential clients.
- Prepare information pamphlets in plain language and place these in public places such as, hospitals, libraries, medical and dental offices.

- Simplify the language on all forms.
- Advertise programs on television and radio.
- Stop changing the names of departments and programs. These changes contribute to the confusion about programs.
- Have a user-friendly website.
- Distribute program information and applications to new parents in hospitals who may need support.
- Inform SFI clients of the availability of discretionary allowances.
- Ensure that AHRE staff who work directly with clients are fully informed of the department's programs and the eligibility requirements for the different programs. Also ensure that they are familiar with the programs, supports, and fee waivers provided by other provincial government departments, the federal government, municipal governments, and local agencies.
- Ensure that AHRE staff are forthcoming in advising low-income Albertans about the programs and services that they might be eligible for.
- Strengthen communication between the department and other service providers to promote sharing of information about programs.
- Prepare a directory of programs and services available to low-income Albertans for use by clients, department staff, and other service providers.
- Ensure the Alberta government listings in telephone books clearly identify low-income programs.
- Distribute information about program changes with benefit cheques.
- Ensure applicants are informed of their right to appeal.
- Improve the client orientation process.
- Review the use of voicemail in the department to ensure that there remains adequate human contact with clients and potential clients.
- Consider notifying people about their potential eligibility for programs based on information on their tax returns.
- Increase outreach services and inform shelter residents about which programs might be available to them.

"When I told my worker that I wanted a particular benefit, she got angry and asked how I found that out. They withhold information on what we are entitled to."

Low-Income Review Focus Group Participant

SUGGESTIONS OF REVIEW PARTICIPANTS ABOUT OTHER GOVERNMENTS AND PROVINCIAL GOVERNMENT DEPARTMENTS

- Move to a single point of entry for Albertans to acquire information about low-income programs.
- Publish a directory of all programs and services available to low-income Albertans.

> "Many fall through the cracks because they do not have the level of education or understanding to know what is available and how to access it. There should be government support for these individuals rather than making the process so prohibitive that people are unable to access help and end up on the streets."
>
> Written Submission to the MLA Low-Income Review Committee

NEXT STEPS 10

In this report the MLA Committee to Review Low-Income Programs has attempted to capture the input received from Albertans since June 2001. The Committee would like to sincerely thank the many individuals and organizations who freely gave of their time to share their experiences, observations, views and suggestions during the focus group sessions, workshops, and through their written submissions.

The MLA Committee has taken care to review the considerable input it has received and has gained an understanding of the challenges facing low-income individuals and families in Alberta. The Committee will draw upon all that was heard in preparing recommendations for the consideration of the Minister of Alberta Human Resources and Employment.

APPENDIX A

List of Confirmed Workshop Participants Low-Income Programs Review

Distribution of Organizations that Confirmed Their Attendance at a Workshop

TYPE OF GROUP	TOTAL
Disability / Injury	14
Mental Health	16
Abused Women	17
Income Support - Food Bank - Homeless - Housing	66
Immigration / Newcomers	6
Justice-Related	4
Children, Youth and Family Issues	18
Aboriginal	43
Employment-Related	28
Training Colleges / Students	23
Business Representatives	12
Municipal	6
TOTAL	**253**

LETHBRIDGE

Alberta Mental Health Association
Angie's Best Choice Property Management (Medicine Hat)
Lethbridge Chamber Of Commerce
Lethbridge Community College
Lethbridge Employment Opportunities Inc.
Lethbridge Family Services
Lethbridge Handi Bus Association
Lethbridge Native Women's Transition Home Society
Lokken Career Training (Medicine Hat)
Medicine Hat And District Food Bank Association
Medicine Hat College
Medicine Hat YMCA
Miywasin Friendship Centre (Medicine Hat)
Rehabilitation And Employment For Developing Independence (REDI)
Sik-Ooh-Kotok Friendship Centre (Lethbridge)
South West Alberta Coalition On Poverty
Taber And District Community Adult Learning Council
Teamwork Training (Lethbridge)
Women's Space

CALGARY

Action Committee Against Violence
Alberta Association Of Rehabilitation Centres, AARC (Calgary)
Bow Valley College
Calgary Coalition For The Income Support Review
Calgary Drop In Centre
Calgary Friendship Centre
Calgary Homeless Foundation
Calgary Housing Authority
Calgary Housing Committee
Calgary Immigrant Aid Society
Calgary Inter-Faith Food Bank - Same As Calgary Food Bank
Calgary Islamic Centre
Calgary Mennonite Centre For Newcomers
Calgary Native Women's Shelter
Calgary Pregnancy Care Centre
Calgary Regional Mental Health Commission
Calgary Urban Aboriginal Affairs Committee
Calgary Vocational Services
City Of Calgary
Developmental Disabilities Resource Centre Of Calgary
Discovery House
Grace House
Inter-City Forum On Social Policy (Calgary)

Calgary

McMan Youth, Family & Community Services Association
Mennonite Central Committee
Opportunity 45 (Calgary)
Petroleum Services Association Of Canada
Poverty As A Determinant Of Health Committee
Red Cross
Salvation Army (Calgary)
Southern Alberta Brain Injury Society (Calgary)
Southern Alberta Building And Construction Trades Council (Calgary)
Students Union, University Of Calgary
Support Public Education-Act For Kids (SPEAK) (Edmonton)
United Way Of Calgary And Area
Wood's Homes
Youth Alternative Housing Committee
Youth In Care And Custody (Calgary)
YWCA (Calgary)

Red Deer

Alberta Hospital (Ponoka)
Bowden Institution
Brigantia Place, Women's Shelter (Camrose)
Career Assistance Network (Red Deer)
Catholic Social Services (Red Deer)
Central Alberta Women's Emergency Shelter, CAWES (Red Deer)
Cosmos Rehabilitation Society (Red Deer)
Employment Placement And Support Services (Red Deer)
Ermineskin Tribal Enterprises (Hobbema)
Home Support (Stettler)
Legal Aid (Wetaskiwin)
Loan Circle Society Of Central Alberta (Red Deer)
Loaves & Fishes (Red Deer)
Ministerial Association Wainwright Pentecostal Assembly
Neighbourhood Place (Olds)
Neighbourlink (Camrose)
Open Door Association (Camrose)
Outreach Committee At Sunnybrook United Church
Pembina Educational Consortium (Rocky Mountain House)
Red Deer Chamber Of Commerce
Red Deer College
Red Deer Food Bank
Red Deer Housing Authority
Roland Michener Centre (Red Deer)
Single Parent Action Network
Wetaskiwin Community Literacy Program

Provincial Organizations

Alberta Association Of Community Living
Alberta Association Of Immigrant Serving Agencies
Alberta Association Of Municipal Districts & Counties
Alberta College Of Social Workers
Alberta Committee For Citizens With Disabilities
Alberta Council Of Women's Shelters
Alberta Disabilities Forum
Alberta Native Friendship Centres Association
Alberta School Boards Association
Alberta Urban Municipalities Association, AUMA
Brain Injury Association Of Alberta
Canadian Federation Of Independent Business
Canadian Mental Health Association, Alberta Division
Canadian Paraplegic Association
Canadian Tax Payers Federation
Distinctive Employment Counselling Services of Alberta (DECSA)
Faculty Of Social Work, University of Calgary
Family & Community Support Services, FCSS - Family & Community Support Services Association Of Alberta
Habitat For Humanity (Edmonton)
Housing Co-Op (Edmonton)
Injured Workers' Coalition (Edmonton)
Institute For The Advancement Of Aboriginal Women, IAAW (Edmonton)
Inter-City Forum On Social Policy
Learning Disability Association Of Alberta
Metis Nation Of Alberta Association
Metis Settlements General Council
Ministers' Employability Council
Municipal/Provincial Partnership On Poverty Committee
Native Counselling Services Of Alberta
Oliver School Centre For Children
Persons with Developmental Disabilities Provincial Board
Premiers Council On Status Of Persons With Disabilities
Provincial Chiefs Of Police
Provincial Mental Health Board
Quality Of Life Commission
Schizophrenia Society Of Alberta

EDMONTON

AADAC
Alberta Association Of Career Colleges
Ability Research & Training Corporation (Edmonton)
Aboriginal Disabilities Society Of Alberta
Alberta College (Edmonton)
Alberta Mental Health Self-Help Network
Bent Arrow Traditional Healing Society
Bissell Centre
Boyle Street Community Services Co-Operative Ltd.
Canadian Native Friendship Centre (Edmonton)
Candora Society Of Edmonton
Capital Region Housing Corporation
Catholic Social Services
Chiefs' Summit, C/O First Nations Resource Council
City Of Edmonton Community Services
City Of Edmonton Urban Aboriginal Affairs Committee
Community Action Project
Edmonton City Centre Church Corporation
Edmonton Federation Of Community Leagues
Edmonton Food Bank, Gleaners Association
Edmonton Islamic Centre (Edmonton)
Edmonton Joint Planning Committee On Housing
Edmonton Mennonite Centre For Newcomers
Edmonton Social Planning Council
Employabilities Society Of Alberta
Excel Resources Society
Family And Community Support Services (Hinton)
Herb Jamieson Centre – Single Men's Hostel (Edmonton)
Lurana Shelter
McBride Career Group
Mustard Seed (Edmonton)
Native Counselling Services Of Alberta
Norquest College
Operation Friendship (Edmonton)
Personal Support & Development Network (PSDN)
Philia Family Services
Poverty In Action
Regional Mental Health Advisory Committee
Salvation Army (Edmonton)
Satellite Family Day Home Project (Edson)
Social Housing Advisory Committee
TERRA Association
Wecan Co-Operative For Community & Economic Development
Wings Of Providence Society
Women's Emergency Accommodation Centre, WEAC (Edmonton)
Yellowhead East Business Development Corporation (Sangudo)
YMCA (Edmonton)
YWCA (Edmonton)

Grande Prairie

Alberta Aboriginal Women's Society (Peace River)
Brighter Futures Society (High Level)
Buffalo Lake Metis Settlement (Boyle)
Canadian Mental Health Association (Grande Prairie)
Canadian Paraplegic Association
Crossroads Women's Shelter (Fairview)
Grande Yellowhead Regional School Division (Edson)
Grande Prairie & District Chamber Of Commerce
Grande Prairie Community Dorm Association
Grande Prairie & District Association For The Mentally Handicapped
Grande Prairie Food Bank and Community Services
Grande Prairie Friendship Centre
Hinton Friendship Centre
Metis Child And Family Services (Lac La Biche)
Metis Nation Of Alberta Assoc. Zone 6 (Peace River)
Native Counselling Services (Grande Prairie)
Native Counselling Services Of Alberta (Peace River)
Neegan Awas'sak Child And Family Services Authority (Slave Lake)
Northern Lakes College (Slave Lake)
North Peace Tribal Council (High Level)
Odyssey House
Paddle Prairie Metis Settlement Association
Peace Country Crisis Association
Peace River Board Of Trade (Peace River)
South Peace River Social Planning Council
Peace River Women's Shelter (Peace River)
Woodland Cree Band Police (Cadotte Lake)
Yellowhead Emergency Shelter For Women (Hinton)

Cold Lake

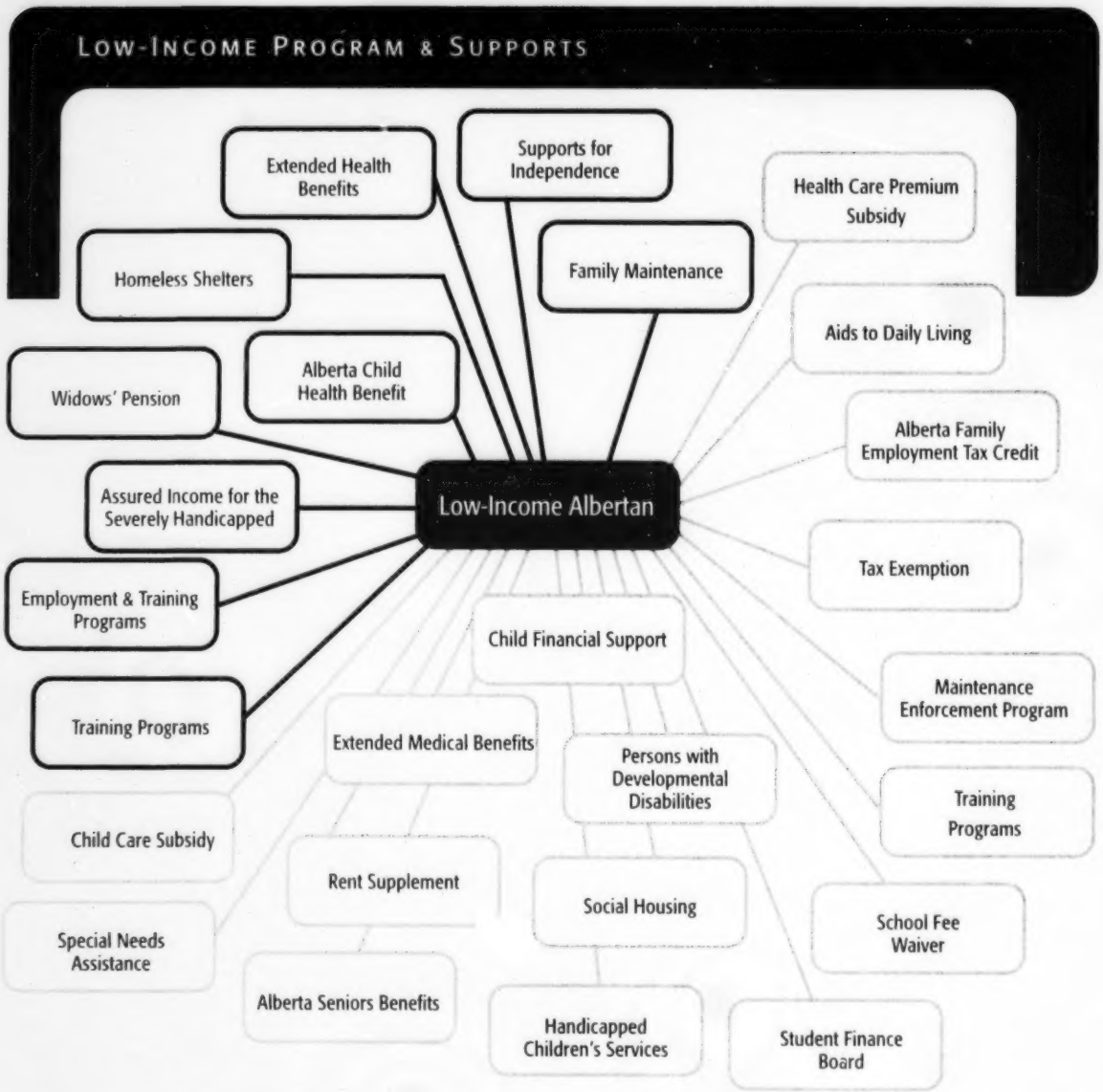
AADAC (Cold Lake/Bonnyville)
Catholic Social Services (Cold Lake/ Bonnyville)
Cold Lake Family & Community Support Services
Cold Lake Regional Chamber Of Commerce
Dove Centre (Cold Lake/Bonnyville)
Elizabeth Metis Settlement (Cold Lake/Bonnyville)
Friendship Centre (Cold Lake)
Kikino Metis Settlement (Lac La Biche)
Lac La Biche Friendship Centre
Lac La Biche Headstart
Lac La Biche Regional Employment Resource Centre
Lac La Biche Victim's Services
Lakeland Housing (Cold Lake/Bonnyville)
Lloydminster Native Friendship Centre
Lloydminster Sexual Assault & Information Centre
Mental Health (Cold Lake/Bonnyville)
Metis Nation Of Alberta (Bonnyville)
Northern Lights School Division
Portage College (Lac La Biche)
Sakaigun Asky Child & Family Services Authority
St. Paul Women's Shelter
Tawatinaw Community Futures Development (Westlock)
Women's Crisis Centre (Cold Lake/Bonnyville)

Fort McMurray

AADAC (Fort McMurray)
Athabasca Chipewyan First Nation (Fort Chipewyan)
Athabasca Tribal Council
CHOICES Employment Program (Fort McMurray)
Conklin Community Association
Daycare/Childrens' Centres
Education & Jobs Sub-Committee Of The Regional Infrastructure Working Group (RIWG)
Fort Chipewyan Community & Fort MacKay Community
Fort MacKay Regional Municipality
Fort McMurray Chamber Of Commerce
Fort McMurray Family Crisis Society
Fort McMurray Food Bank Association
Fort McMurray Hotline
Fort McMurray Housing Authority
Fort McMurray Public School Division
Fort McMurray Separate School Division
Friends Dissolving Poverty
Future View Career Planning Services
Hammond Employment Services
Janvier Community Association
Keyano College (Fort McMurray)
Landlord And Tenant Board
Mental Health Services
Metis Local Associations Umbrella Group
Nistawoyou Friendship Centre
Northern Lights School Division – Reps For Smaller Centres In The Region
Regional Municipality Of Wood Buffalo
Salvation Army Community Services
Willow Lake Community Association
YMCA (Wood Buffalo)

APPENDIX B

Programs and Services Available to Low-Income Albertans



MUNICIPAL GOVERNMENT

- Social Housing
- Out of School Care
- Access to Services (i.e. libraries, museums, summer camps)
- Transit Fares

FEDERAL GOVERNMENT PROGRAMS

- GST Rebate
- Canada Child Tax Benefit
- Indian and Northern Affairs Canada
- OAS/GIS
- CPP-Disability
- EI

PROVINCIAL GOVERNMENT

- AHRE
- Seniors
- Children's Services
- Learning
- Health & Wellness
- Finance & Revenue
- Justice
- Community Development

NON-PROFIT COMMUNITY GROUPS

- Various supports and services to low-income Albertans, special needs people, the homeless, etc.